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HUNT'S

MERCHANTS' MAGAZINE

AND

COMMERCIAL REVIEW.

JULY, 1855.

Art. I.—MERCANTILE BIOGRAPHY:

THOMAS HANDASYD PERKINS.

THOMAS HANDASYD PERKINS was born in Boston, December 15, 1764, and named for his maternal grandfather, Thomas Handasyd Peck, who dealt largely in furs and the importation of hats. His father was a merchant, who died in middle age, leaving a widow and eight children, three sons and five daughters, most of them very young. She was a woman of excellent principles and remarkable energy, and undertook the heavy charge thus devolved upon her with deep solicitude, (as appeared from a subsequent reference of her own to this passage of her life,) but with firmness and ability. She appears to have assumed some part of the business of her husband, who had been connected with George Erving, one of the principal merchants in the town. Letters from Holland are remembered which were addressed to her as *Mr. Elizabeth Perkins*; and when her eldest son, having attained the age of manhood, went some years afterward to the Island of St. Domingo, where he established himself, he sailed from Boston in a ship, the *Beaver*, of which his mother was part owner, and which had been chartered to the French government to transport part of their cavalry to Cape Francois.

This estimable lady discharged her duties successfully, rearing her children with such advantages as fitted them for stations of responsibility, which they afterward filled with credit to themselves and to her; and at the same time taking an active part herself with the charitable associations of the town, which is shown by acknowledgments found among her papers and in records of her services as treasurer and otherwise, from those with whom she acted.

On her decease in 1807, it was voted "that the officers of the Boston Female Asylum wear a badge of mourning for the term of seventy-one days," (corresponding probably to the years of her life,) "in token of their high consideration and respect for the virtues of the deceased, and of their grateful and affectionate sense of her liberal and essential patronage as a founder and friend of the institution." She is still remembered by a few gentlemen, sons of her former neighbors and associates, as an excellent friend, of active benevolence, and as a lady of dignified, but frank and cordial manners.

Numerous descendants of hers, under various names, now move in different walks of life in the United States, in Europe, and Asia, and not a few of them distinguished for prosperity and the wise use of wealth, and for intelligence and refinement, as well as for the sound principles which she inculcated on all.

The success of several of the branches of her family was essentially promoted by the energy and warm-hearted sympathy of the subject of this memoir, who was the second son, only six years of age at the death of his father in 1771. Some notice of one, who was himself an eminent merchant, and in reference to whom it may be said that both his father and mother were merchants, seems to find an appropriate place in a commercial magazine.

His father lived in King-street, now State-street, where the conflict took place between the citizens and the troops, called afterwards the "Boston massacre;" and though he was little more than five years old at that time, the sight of the dead bodies and of the blood, frozen the next day on the street, made an impression on his mind that was never obliterated. The troops being quartered near there, many of the officers were afterwards visitors in his mother's family.

At about seven years of age he was put under the care of a clergyman of great respectability at Middleborough, about thirty miles from Boston, and was afterwards at school in Boston, until intercourse with the country being stopped, his mother retired with her family to Barnstable, where she resided till the town was evacuated by the enemy. His grandfather, Mr. Peck, remained in Boston through the siege, but was near being sent home to be tried as a rebel for freedom of speech.

While living with his mother at Barnstable, both his legs were broken by an unlucky accident, as he was returning from an excursion in the woods; and though the limbs were well set, and he soon recovered the use of them, he occasionally felt the effect of the injury when the weather was bad, even in advanced age. There, too, he formed an early and close friendship, that remained unbroken for nearly eighty years, until terminated by death, with one of his companions whom he had saved from drowning—the late distinguished lawyer and statesman, Harrison Gray Otis, nephew of the revolutionary patriot.

Some time after the return of the family to town, his mother decided on giving him a collegiate education, and he was sent, with other boys from Boston—one of whom was the Hon. John Welles, now the oldest living graduate of Harvard—to an instructor at Hingham, the Rev. Mr. Shute, noted for his success in preparing lads for college. After residing there three years, and being prepared for Cambridge, he was so reluctant to enter college, that it was decided that he should go into a counting-house. He was strongly inclined by temperament to active life. Vigorous and bold,

with a frame peculiarly fitted for endurance, which was afterwards developed in fine proportions for strength and beauty in manhood, he saw less to attract him in the life of a student than in one of enterprise, where he might indulge a love of adventure and exercise the courage, equal to almost every emergency, which characterized him. He was placed with the Messrs. Shattuck, then among the most active merchants of Boston, with whom he remained until he was twenty-one.*

On leaving the Messrs. Shattuck in 1785, not being well, he was advised to pass the winter in a warm climate, and visited his elder brother, Mr. James Perkins, in St. Domingo. From there he went to Charleston, S. C., and in some memoranda made for his children within two years past he refers to this visit to South Carolina in the following terms:—

"As I had taken letters of introduction to some of the most distinguished inhabitants of Charleston from Gen. Lincoln and Gen. Knox, the former of whom was the defender of Charleston during the war of the Revolution and was a great favorite, it gave me a pleasant introduction into the best society under most favorable circumstances. As the inhabitants who have large plantations spend as much of their time on them as the climate will allow, I was an inmate in several of their families, but passed the principal part of the time at the plantation of Mr. Thomas Ferguson, who had several rice plantations upon which he numbered upward of 800 slaves. The plantations were at a place called *Pon Pon*; and in the vicinity was Gen. Wm. Washington, who was a nephew of President W., and during the war commanded a regiment of cavalry. He gained a high reputation as a soldier, and was an accomplished gentleman. There was fine sport with the gun, geese, duck, teal, &c., being in great abundance. Every Saturday the gentlemen of the neighborhood met at a hunting stand in a favorite spot for deer, hunted in the morning, and made good cheer after the chase, dining in the woods, and in case of not having success in hunting, always securing a succedaneum in the form of ham, chickens, and other "creature comforts." The Saturdays were real red letter days; and I could name twenty who were in the habit of meeting on such occasions all of whom have long since retired behind the scenes."

He soon afterward accepted an invitation to join his brother in St. Domingo, and they formed a house there which was very successful; but finding that the climate did not agree with his health, he returned to Boston, and for some time attended to the business of the house in the United States, where their correspondence was extensive, his younger brother, the late Samuel G. Perkins, Esq., filling his place in the firm.

In 1788 he was married to Miss Elliot, only daughter of Simon Elliot, Esq. It was a union entirely of affection, and lasted for more than 60 years. His married life was commenced with necessity for strict economy; but

* Long afterward he recurred to this decision with regret for having relinquished such a privilege, and in advanced age repeatedly said that, other things being equal, (which condition he repeated emphatically,) he should prefer for commercial pursuits those who had received the most complete education. In this opinion he seems to have coincided with another experienced merchant, who once gave it as the result of his observation in a long life, that as a general rule applied to the whole class of commercial men, of whom it is well known that a considerable proportion fall, those had succeeded best who were the best educated. It derives confirmation, too, from a fact generally noticed, both here and in Europe, by those who know what goes on in the public schools where lads are prepared by different courses of study respectively, either for college or for mercantile life, as their friends prefer. Those who are engaged in classical studies for most of the week and give but a small portion of it to other pursuits, are generally found to be well up in arithmetic, geography, &c., with those who bestow their whole time on such branches.

Without underrating the importance of a habit of attention to detail, or the knowledge of minute affairs and the qualities of merchandise, which may be acquired by early apprenticeship, it is to be remembered that men of high culture who mean to effect what they attempt, show great aptitude for the minute, as well as for the general scope of any new business which they undertake, and that intellect well disciplined has considerable advantages in comparison with routine.

the connection probably gave an important bias to his commercial career, as it led to intimacy with Capt. James Magee, a relative of Mrs. Perkins, who had made one voyage to Canton. He soon turned his attention to trade with China, and sailed from Boston in February, 1789, as supercargo of the ship *Astræa*, belonging to E. H. Derby, Esq., of Salem, bound to Batavia and Canton, and commanded by Capt. Magee. Difficulties were encountered and inconveniences were necessarily submitted to then which are avoided now. The ship was not coppered, and her bottom becoming foul, they made a long passage to Batavia; being in want of water before arriving there, they stopped at Mew Island, at the mouth of the Straits of Sunda, for a supply. Referring to the voyage and this incident in some memoranda made for his children many years afterward, he says:—

"The casks in which a part of our water was contained had been used in bringing coffee from the Cape of Good Hope, and although burned out, and, as was supposed, purified, yet the water put in them was most disgusting. The waters from the cascade on the Java shore were, of course, duly appreciated. We remained in this beautiful bay several days. There were at the time I speak of (now fifty-seven years since) no inhabitants on this part of Java. I went on shore every day, and in one of my excursions climbed the precipice over which the cascade flowed, to examine its source, and from what we learned on reaching Batavia, we were led to believe that we had run great hazard, as more than one instance had occurred of persons visiting the same spot having been destroyed by tigers, who were slaking their thirst in this beautiful stream. Bats of great size were seen crossing the narrow strait which divided Mew Island from Java, and returning towards the close of day to their roosts on the Java side.

"I remember as if it were yesterday the fright I had in crossing a creek, the bottom of which was hard, about knee deep, and but a few yards wide. My crossing alarmed half a dozen or more young crocodiles or alligators, which were further up the stream than where I was crossing, and they came down upon us with a celerity which was inconceivable. None of them touched either my servant or myself, and I have no doubt they were quite as much alarmed as we were.

"No boats or vessels of any kind came into the bay while we lay there. Prince's Island was in sight; but the inhabitants, who had a bad name, were otherwise engaged, and we met nothing to alarm us. The pirates from Sumatra and the Eastern Islands made frequent attacks on vessels in those days, even so far to the west as the Straits of Sunda, though their depredations were more confined to Banca Straits and the more eastern archipelago."

That part of Java remains uninhabited now, as it was at the time which he thus referred to, and both tigers and anacondas abound there. Quite recently a botanist, engaged in making collections for a British nobleman, having crossed from Mew Island to the Java shore, his dog sprang from the boat as it touched land, and, dashing into the woods, was immediately seized by a tiger, as his master doubtless would have been if he had entered the thicket first. The enormous bats here mentioned are well known to naturalists. It is said that coal has now been discovered in that vicinity, which may lead to some settlement there.

They were among the earliest visitors at Batavia from this country, and were treated with great civility by the Governor-General and others in authority, but found some difficulty in obtaining permission to dispose of the cargo intended for that place. He kept a journal while there, and the following extracts from it exhibit some obstructions in business and deference to authority, from which foreigners are now relieved.

"July 13, 1789. At five o'clock anchored in three fathoms water in the harbor of Batavia, where we saw Capt. Webb's brig. At seven the captain came on board, and gave us the most melancholy account of the state of affairs at the place—of the prohibition and restrictions on trade, and everything else which could serve to give us the dumps.

"14th. At eight in the morning took Capt. Webb in our boat and went on shore. The entrance of the canal through which we pass is about half a mile from the ship. The appearance in the harbor beautiful. Canals, which cross each other at right angles through the city, are about forty or fifty feet wide. The water, which is always very dirty, must be unhealthy; they are continually filled with boats, which carry up and down cargoes.

"The variety of nations, which are easily to be known by their different countenances, astonishing. Great numbers of Chinese. Stopped at the custom-house, where the names of the captain and myself were taken, and other minutes respecting our passage, &c. As the canal is difficult to pass after getting to this place, which is about a mile-and-a-half from shore and through the centre of the town, we took a coach, which was provided us by the Scribe who questioned us, and with whom I rode to the Shabendar's. Received with civility by him, but discouraged from expecting permission to sell. Represented our situation—the encouragement we had ever met with, &c. He told us he would do everything in his power to serve us, but feared we should not succeed.

"Was conducted to the hotel, where all strangers are obliged to put up. Found Blanchard, who speaks of his prospects as distressing. Had been here a week and done nothing but petition.

"According to common custom, presented a petition through the Shabendar for permission to sell. Waited upon the Director-General, for whom we had a letter from Mr. L——, his nephew. His house a palace; he received us, Dutchman-like, in his shirt sleeves, and his stockings half down his legs; took our address, and told us we should hear from him again; think he will be of service to us. Made other acquaintances through my knowledge of French, and endeavored to make some friends. To-morrow the council sit, when our fate is to be known.

"This evening the British ship *Vansittart* arrived, and the captain, whose name is Wilson, with his second mate, purser, and doctor, came on shore. Was very happy to find the doctor to be the gentleman for whom I had a letter, and whom I supposed to have been in the *Pitt*, Indiaman; he seems to merit all which has been said to me of him; feel myself drawn towards him more from his being a countryman than, perhaps, from any other circumstance, on so short an acquaintance.

"Thursday, 15th. Anxious for the reception the petition may meet. At ten o'clock Capt. Wilson and I went with the Shabendar, with our petitions, to the council chamber. After walking the hall a long time, and being witness to a great deal of pompous parade, was introduced to the council chamber, where the members—who are eight in number—were seated round a large table covered with silk velvet, with the Governor-General as president. I made my respects, and presented my petition, and then left them to take another stroll in the hall, till the Shabendar, upon the ringing of a bell, once more introduced us to the great chamber, when Capt. Wilson had liberty to land his articles; but we, poor, despised devils, were absolutely denied the liberty of selling a farthing's worth. Whatever I thought of the partiality, I very respectfully took my leave, but determined to persevere—and after much difficulty, got leave to renew our petitions.

"16th. Received an invitation to sup with the Director, where we were superbly entertained and met much company. Many speak French; represented our situation; music at supper.

"Friday, 17th. Nothing to be done until Monday, when the council meet again. It is supposed we shall not have our future petition acceded to. Making interest.

"Sunday, 19th. Dined with the Governor, and received civility; an elegant place. The area, where we dined, superb; and the prospect round it not to be exceeded. Passed the evening, by invitation, at the Director's, where were all the Council of Eight, the Governor, the old Director-General, and other grantees. More parade than before. Played cards; custom of washing before and after dinner; the improvement in luxury; washing in rose-water; supper elegant—superbly so; huzzaing, and the return from the owner of the house after any complimentary toast.

"I wrote a petition in behalf of Blanchard and myself, and had it translated into Dutch.

"Monday, 20th. Dined with the Fiscal, who treated us with good fare; the British officers there, and many persons of consequence.

"Tuesday, 21st. Supped with one of the Edelheeren; everything in superb style; the same company as before; the Governor there; he does not honor them more than once a year with his visits. Twenty ladies at table; their dress, manners, style of putting up the hair—sitting by themselves; toasts; huzzas; bouquets; rose-water; superfluity of everything which Europe and the Indies can give.

"Gained permission to sell."

This restriction on sales by foreigners has been removed since that time, and it is not necessary to wait for any such permission now. But at that time the United States of America were little known or regarded in that distant part of the world, and it is easy to see that the final success which the young merchant thus attained with the despotic authorities of Batavia, who had pointedly and formally refused his application in the outset, is fairly attributable to personal qualities which distinguished him even at that early period, and were characteristic through life. Few men could exert a greater influence over others with whom he had an important point to carry.

His notes, on various subjects, in the same diary, show careful and general observation:—

"It is death to take spices; and an acknowledgment of having received notice of this is required, so that one cannot plead ignorance. The Chinese racked on the wheel for running spices; yet any of them will do it, bringing them to one's chamber in small quantities of 20 or 30 lbs. The Chinese are the principal husbandmen. All the Eastern nations are represented here in greater or less numbers—Armenians, Moormen, &c. Murders frequent; Malays revengeful and cowardly, taking every advantage of situation, fearing to attack a man openly, and even afraid to hold a pistol. Gates of the city; strict regulations respecting the going out and coming in at them. Four gates; walled all round—kept in good repair; regularity of the trees. Chinese live in the suburbs, and obliged to be out of the walls before night.

"Procured two birds of paradise; the bird a native of the Moluccas or Spice Islands; valuable at Bengal and on the peninsula of India.

"Birds' nests at Batavia at 2,500 paper dollars the pekul. The birds that make these nests are shaped like the swallow, and fly with the same velocity, but are smaller. We saw numbers of them while at Mew Island, but did not know them to be the same at the time. The coast of Sumatra gives the greatest supply of them—called the Salignare, and found in great numbers in the Philippines. They always lay in the same nest unless it be destroyed, and will keep continually rebuilding when their nests are taken away; late method of insuring good nests by destroying all the old ones. The nests are formed of a glutinous substance found in the water. They are about the size of the inside of a swallow's nest, and some of them almost transparent. The soup made of them is very palatable, but as it is dear, it is not often met with; the old nests are of a black cast, and not near so valuable as the white. There are three layers or

thicknesses in the nests which, when separated, appear like three distinct nests ; the first or outside layer brings the least price, increasing to the inside, which bears the amazing price above quoted.

"The shark fins are also esteemed a great delicacy for soups, and to many are very palatable ; but to me they were not so.

"There are at Batavia nine persons who bear the title of Edelheer, that being a title of nobility which they have assumed to themselves. Among these nine persons is included the Governor-General, who is the president of the Grand Council of the Indies, the other seven Councillors, and the Director-General of the company, whose post is second in the settlement. The old Director also who—being far advanced in years—resigned, holds this dignity of Edelheer, and has the same attention paid to him that the inhabitants are obliged to pay to the rest of them. Obeisance is exacted from all persons without distinction in one form which has much disturbed the feelings of some strangers who were not used to acknowledge themselves the inferiors of any one, and felt much galled at not being able to help themselves. It is this : the carriage of an Edelheer is, when in the city or on meeting any carriage of distinction, preceded by two running footmen, who carry each a baton or cane, with a brass head resembling the weight used with a pair of steel-yards, and of an extraordinary size. This announces the carriage which follows to be that of an Edelheer, when the other carriage must drive up on one side the way, and there wait until his greatness has passed. They are very civil in returning one as low a bow as is given them. When no carriage of distinction is on the road, and the Edelheer's carriage is without the suburbs, it is known by those canes before spoken of, being projected from the back part of the carriage in such a manner that they cannot but be seen. There is a heavy fine exacted for passing the carriage of an Edelheer without stopping.

"Some time since there was an East India Company's ship at Batavia, the captain of which thinking this a very great indignity offered him, upon his coachman's attempting to stop his horses, ordered him by signs to go on, which order not being complied with on the part of the former, the captain gave him a very severe prick with his sword. This made some noise at the time, but was overlooked. I think it did no great honor to the good sense of the captain, who must have been aware that the poor devil who drove him knew that passing the Edelheer would be attended with disagreeable consequences to himself, which should have alone been sufficient to have prevented the captain from wishing it.

"The captain of a French frigate who was here fell upon a much more eligible plan, and one which succeeded to admiration. On being informed that his coachman would stop on meeting one of the Elderheeren, he determined on endeavoring to overcome by civility what he had no hopes of averting by any other means. He had directions for distinguishing the carriage of an Edelheer, and as soon as he saw one, prepared himself for descending from his carriage. As soon as his coachman checked his horses, he alighted from his coach and made his respects to the Edelheer, who could do no less than dismount from his upon seeing a person of the appearance of the captain thus paying him his respects ; and after many ceremonious bows and testimonies of civility, they again resumed their seats in their several carriages. This piece of outstretched politeness was found to be the cause of some trouble to the gentlemen Edelheeren during the captain's stay here, which induced them to send an order to the hotel, giving leave to the coachman of the French captain to drive on without stopping for any one of the council, or indeed of the Edelheeren.

"In private companies the greatest attention and studied politeness is shown them, and they always when at table, sit opposite to the master of the house, who divides the table lengthwise, and does not, like the host with us, take his seat at the end. They have a privilege of passing in and out of the several gates of the city at any time in the day, which is what no other person can do, as there are particular hours for passing and repassing the different gates."

These dignitaries and the troublesome ceremonies attendant on their rank are no longer known.

"There is at Batavia a great medley of inhabitants. The principal persons in business, after the Hollanders, are the Moormen. Many of them are very rich. They are distinguished by a peculiarity of dress and a turban on the head. They wear square-toed shoes, which turn up and terminate at each corner in a kind of ear, which has a curious appearance. They are rather slippers than shoes, having no quarter or straps to them. In some respects these people exceed any set of men whom I saw while at Batavia; they have an ease of address and an air of good breeding, which one would not expect to find in their countrymen. In their houses they are courteous, and strive to make one's time agreeable while under their roofs. They are the best-shaped of any of the Eastern nations whom I observed while there; their complexion nearly the same as that of the aborigines of America; their features regular and well set, with the most piercing eye of any people I ever saw. Their religion is Mahometanism. They carry on a great trade to the different islands in the Indian seas, and by their traffic make great fortunes; their mode of saluting is by passing the right hand, with a slow motion, to the forehead, and at the same time bowing the head with a most graceful ease. They are, with the Chinese, the great money changers. They are as remarkably quick in casting and making calculations, without any assistance, as the Chinese are with their counters. Some of these people support as decent carriages as any in the place, and live with a great degree of taste.

"They all chew betel, areka nut, and chunam. This has the effect of rendering the teeth black and shining, like ebony. They esteem it heathful, as it causes expectoration in a greater degree than tobacco. This, they aver, is absolutely necessary in their country. It is, however, a filthy, vile practice in our eyes, excusable in some degree in the men, but in the women truly disgusting. I never saw any European gentleman use the betel, but many of the European women have adopted the habit of chewing it, and have their mouths crowded with it. The private secretary of the council, one of the most genteel men at Batavia, told me of his great aversion to the use of it in women, and observed that his wife had so great an attachment to it, that all his powers of persuasion were not sufficient to wean her from it. She was quite young, not more than nineteen or twenty at the extent. There is a child of seven or eight years of age always in attendance on those who chew the betel, which is deposited in a box, in some instances of very curious workmanship. This child is the bearer of the box, and ever waiting the wishes of the person so attended.

"All the people in this place seem very fond of being surrounded by domestics. One seldom sees a coach pass, particularly if there are women in it, without five or six slaves—some carrying the batons, others the umbrellas, &c., the slaves being generally Malays, though there are some from all the inhabited islands in the India and China seas. The Malays are great cock fighters, and have fine birds. They bet deeply, and go to as unpardonable a length as the Chinese do, playing away the liberty of their wives and children, and even their own."

He proceeded to Canton for a cargo of teas. While he was there, a vessel arrived whose name has since become one of historical interest—the *Columbia*—the ship which in her next voyage, under the command of Capt. Gray, crossed the bar of the Columbia River, as it was always called afterward, the incident being referred to in recent negotiations of intense interest as the foundation of a territorial claim on the part of the United States. Remaining several months in China, and attending assiduously to the business of the ship, he became well acquainted with the habits of the Chinese, and collected a fund of information concerning trade there in all its branches, and the value of sea-otter skins and other furs from the northwest coast of our continent, which formed the basis of action for him afterwards in planning numerous voyages and directing mercantile operations of great importance between America, Asia, and Europe. He was long remembered there, too, particularly by one occupying a subordinate position at the time, who had observed him, though not known to him per-

sonally, who afterwards became eminently distinguished in the Commerce of the East—the well-known Hong merchant, Houqua. Commercial relations of an intimate character and entire confidence were afterwards established between them, and existed for many years with mutual advantage.

Returning homeward, he found that the period of his absence had been eventful in changes that were to have important influence in the political and commercial world. They received news of the revolutionary movements in France from a vessel which they spoke in crossing the trade-winds. On arriving at Boston, they found our government organized under the new constitution of 1789, and though this led to heavy duties, particularly on teas, it was giving confidence and stability to trade. With the information which he had brought home, he sent a brig—the *Hope*, Capt. Ingraham—to the northwest coast, with the intention of terminating the voyage at Canton. The most important result of this voyage appears to have been the discovery of the northern portion of the Marquesas Islands, as now laid down on the map of the Pacific. Its main object was defeated by untoward circumstances.

He soon afterward joined his friend Capt. Magee, however, in building a ship—the *Margaret*—of which the captain went master for the northwest coast, and after an absence of two years and a half brought the voyage to a successful close. Capt. Magee carried out the frame of a vessel with three or four carpenters, and set up the little craft of about thirty tons under Capt. Swift, then the chief carpenter, and the schooner collected some twelve or fifteen hundred sea-otters during the season, which added much to the profit of the voyage, as the skins were worth \$30 or \$40 when Capt. Magee reached China.

In 1792 the insurrection began in St. Domingo, where his brothers had continued their establishment, doing a prosperous business up to that period. Mr. James Perkins, the eldest brother, and his wife were in a perilous situation at the beginning of it, being in the interior on a visit to a friend who had a plantation, next to the one first destroyed, on the plains of the cape. They made their escape, however, from the frightful treatment which awaited all who lingered, and reached the cape. But things grew worse. The place was taken by the insurgents and burned, and the inhabitants were obliged to get away in the best manner they could. This, of course, broke up his brothers' establishment. Their store was burned by the blacks, with its contents, which were valuable. This, however, was not the worst, as the planters were largely in debt to the house, and their means of paying destroyed. The brothers (James and Samuel G.) returned to Boston, having lost most of their property, to begin the world anew. He then formed a co-partnership with his brother James, under the firm of J. & T. H. Perkins, which continued until the death of the latter in 1822, though the name of the firm was altered on the admission of their sons in 1819. They used the information which had been acquired at St. Domingo with advantage, by keeping two or three vessels trading to the West Indies, and shipping coffee and sugar to Europe.

But their most important business was the trade of their ships on the northwest coast and in China. They were concerned in numerous voyages in that direction, and eventually established a house at Canton, under the firm of Perkins & Co., which became one of great importance and eminently successful.

In December, 1794, he took passage for Bordeaux in a ship belonging to his own house and that of Messrs. S. Higginson & Co.,—in which firm his brother, Mr. S. G. Perkins, had become a partner—with a cargo of provisions; the demand for them in the disturbed state of French affairs offering the prospect of a fair result to such a voyage. But the depreciation of the assignats, and other causes, threatening to defeat their hopes, he found it best to continue abroad for some time. His observations while there, and the occurrences in which he became concerned, were of an interesting character. He made full notes at the time, but the following account is taken from the memoranda already referred to, written in a week of leisure long afterward, and commencing thus:—

“ TO MY CHILDREN:—

“SARATOGA SPRING, July 18, 1846.

“It has often occurred to me that it would have given me infinite pleasure to have known more than has come to my knowledge of the early life of my father. He died when I was about six years of age, and all I know of him is from report. My recollections of him are very faint, though I have an impression that I remember him in an emaciated state shortly before his death.”

After narrating, for the information of his family, some incidents of his early life, part of which have been already mentioned, he proceeds to relate the occurrences that followed this voyage to France, as follows:—

“I remained in Europe from December, 1794, to October, 1795—a very interesting period of the French revolution. What was called ‘The Mountain’ in the convention had been prostrated in some degree by the fall of Robespierre, the principal mover in the most bloody scenes of the revolution. He endeavored to destroy himself, but failed, and left the final act to the guillotine. This instrument had done execution on thousands through his influence, and retributive justice was satisfied in the fate which expiated his crimes.

“France was by no means in a quiet state when I reached Bordeaux, and in travelling with the courier day and night, we passed so near the theatre of war in La Vendee, as to hear the reports of the cannon of the belligerent parties. If we had been fallen in with by the Vendeens, we should doubtless have had our throats cut, as public agents and bearers of dispatches from one province to another. We escaped, however, unharmed, though the fate we feared befell the courier a few nights after we passed. During my stay in Europe my time was passed principally in Paris, where I had rooms in the same hotel with my friend Mr. Jos. Russell. We kept a carriage between us, always visiting or travelling together. It was a new English chariot which had been left behind by some traveller on the breaking out of the war, and was in perfect order. We found it of great convenience while in the city, as public carriages were not easily had and no private ones were kept by any Frenchmen. Indeed, they were kept by very few except by foreign ambassadors.

“There were in Paris several Americans of my acquaintance besides Mr. Russell. We used to dine at a restorateur and breakfast at home, the wife of the porter of the hotel furnishing our coffee. There was a great scarcity of bread-stuffs during the winter and spring. It was produced partly by the farmers having their plowshares turned into swords, partly by the waste attendant on war, and in part by an unwillingness to sell for assignats, which were constantly declining in value. The whole population of Paris was placed under restriction, and each family received a certain quantity per day from the public bakers at a fixed price. The hotels gave in their number of guests for whom they drew the stipulated quantity, and those who dined out had their bread carried to the place where they dined. I dined almost every Saturday with the minister of the United States, where I was in the habit of meeting distinguished men.

“I had little business to do in Paris, and leisure, therefore, to observe what

was passing. Having sold the cargo, or the principal part of it, to government, I had little else to do for months than to dance attendance upon the bureau which had the adjustment of the account, and was finally obliged to leave the matter to the care of a friend.

"After the fall of Robespierre, the revolutionary tribunal of which Fouquier Tinville was the Accusateur Public—like our attorney-general—being abolished, he, with five judges and ten jurymen, in all sixteen, were executed in the Place de Greve by that operation which they had inflicted on men, women, and even children, for pretended crimes. I went with Mr. Russell, Mr. Higginson, and several others, and secured a room, the nearest we could get to the place of execution, that we might witness it closely. The prisoners arrived in two carts, from which they were taken out and placed in the room directly under the scaffold. From there they were taken, one by one, and by a ladder of eight or ten feet were brought to the instrument and decapitated. The attorney-general was the last to suffer, and must have felt at the fall of the axe in every execution as much as he felt when his turn came. They all met their fate without a struggle, except a man, one of the judges, who had been of the noblesse of the country, and whose name was *Le Roi*, which he had, by decree of the convention, changed to *Dix Aout*, or Tenth of August, after the assault upon the Tuilleries on that memorable day, when the Swiss and the king's immediate attendants were so shamefully murdered by the populace of Paris. This man died game, but kept vociferating his execrations upon his executioner, until he was silenced by the fall of the axe.

"This mode of execution is certainly merciful, inasmuch as its work is soon done. From the time the prisoners descended from the carts until their heads were all in long baskets placed in the same carts with the lifeless trunks, was fourteen minutes! Two minutes were lost by changing the carts, so that if all the remains could have been placed in one basket, but twelve minutes would have been required for beheading the sixteen persons! The square was filled with people. Great numbers of the lowest classes—and the low class of women were the most vociferous—were there, clapping and huzzaing with every head that fell. These were the same people who sang hallelujahs on the deaths of those who had been condemned to the guillotine by the very tribunal who had now paid the debt they owed to the city, for their convictions were principally of the city. Other wretches of the same stamp were acting their infernal parts in different departments of France. Notwithstanding the deserts of this most execrable court, the exhibition was horrid to my feelings, however deserved the fate of the culprits.

"Mr. Monroe, the minister of the United States, told me that he wished a service to be rendered by some one, and felt great interest that I should give my aid to it. The object was that I should aid in sending Mr. George Washington La Fayette to the United States. His mother, the Marchioness La Fayette, was then in Paris with her daughters and Mr. Frestal, their tutor. Mr. Monroe gave me a letter to her, and I found her lodged in the third story in the Rue de L'arbre Sec. She explained her object to me, which was to get her son sent to the United States to prevent him from being drawn by the conscription into the army. He was then fourteen years of age. The proposal she made to me was, that I should apply to the convention for permission to procure a passport for her son to go to America for the purpose of his being educated in a counting-house. As the marquis was in bad odor in France, it was deemed necessary to sink the real name of the party, and to apply to the Committee of Safety for a passport for G. W. Motier, this being a name of his family which he had a right to assume. Madame La Fayette was intimately acquainted with Boissy d'Anglas, the president of the committee, and of the old aristocracy of France, and from him she had assurance that if the application was made by an American, it would be favorably received. The marquis was at the time prisoner in the Castle of Olmutz, in Austria—and the object of madame was to go to him with her daughters and solace him in his deplorable confinement, where his health was suffering.

"The application to the committee was complied with, and my friend, Mr

Russell, who took an active part in aiding in the plan, accompanied George La Fayette to Havre, where was an American ship in which I had an interest, commanded by Capt. Thomas Sturgis, brother to Mr. R. Sturgis, who married my eldest sister. To him I gave letters, requesting that Mr. F. might have a passage in the ship, which was freely accorded. Mr. Russell and myself paid the expense of the journey and the passage, and Mr. F. arrived in Boston, where he was cordially received by my family, and passed some time there. He afterwards went to Mount Vernon, and lived in the family of General Washington, until, in the following year, he returned to Europe, when he entered the revolutionary army.

"He served with reputation; but as the name was not a favorite one with the existing leaders, he was kept in the back ground by the influence of General Bonaparte, and retired, after a year or two of service, to private life. He is yet living, (1846,) and has been a member of the House of Deputies since the fall of Bonaparte.

"Madame La Fayette went to Austria, and remained with her husband to the time of his liberation. Immediately after his being set at liberty, he wrote me a letter dated at Olmutz, thanking me for the share I had taken in enabling his wife to visit him in his distress, and declaring that I had been the means of saving his life by the means used in restoring his family to him. This letter is now in the possession of Mrs. Bates, of London, to whom I gave it as an interesting article for her portfolio.

"The circumstance of my interference in sending young La Fayette to this country was the cause of one of the most interesting events of my life. It was known to General Washington, through the father or son, or both, that I had been active in procuring the sending G. W. to this country, and from the great partiality he had for the marquis, he was pleased to regard the actors in a favorable light.

"In the summer of 1796 I visited the city of Washington, which was decided upon as the future seat of government, though Congress still sat at Philadelphia. While I was there General Washington passed some days at the new seat of government. He lodged at the house of Mr. Peters, who married a Miss Custis, granddaughter of Mrs. Washington. At a ball given by Mrs. Peters, to which I was invited, I was introduced to the General by Colonel Lear, his private secretary, and was graciously received, and invited to visit Mount Vernon and pass some time there. This was not to be declined, and a few days after I went, as invited, to pay my respects to the man I cherished in my mind beyond any earthly being. There was no company there, except Mr. Thomas Porter, formerly of Boston, who then lived at Alexandria, with whom I was intimately acquainted, and who was a great favorite at Mount Vernon. He took me to the residence of General Washington, and returned after dinner to his own residence.

"It is generally known that the General was not in the habit of talking on political subjects with any but those connected with him in the government. Indeed, he was what may be called a silent man, except when necessity called upon him to be otherwise. He conversed with me on internal improvements, and observed to me that I should probably live to see an internal communication, by canals and rivers, from Georgia to Massachusetts. The State of Maine had not then been separated from the old Bay State. He little thought at that time, or ever, of the railroads which now span the country. General Washington, it is understood, was the first projector of the Dismal Swamp Canal, between Chesapeake Bay and Albemarle Sound, in North Carolina, at that time a great undertaking, as well as the lockage of the little falls of Potomac. As was before remarked, I was the only guest at Mount Vernon at the time spoken of. Mrs. Washington and her granddaughter, Miss Nelly Custis, with the General, were the only inmates of the parlor.

"The situation of Mount Vernon is known to every one to be of surpassing beauty. It stands on the banks of the Potomac, but much elevated above the river, and affords an extensive view of this beautiful piece of water, and of the opposite shore. At the back of the house, overlooking the river, is a wide

piazza, which was the general resort in the afternoon. On one occasion, when sitting there with the family, a toad passed near to where I sat conversing with General Washington, which led him to ask me if I had ever observed this reptile swallow a fire-fly. Upon my answering in the negative, he told me that he had, and that from the thinness of the skin of the toad, he had seen the light of the fire-fly after it had been swallowed. This was a new, and to me, a surprising fact in natural history.

"I need not remark how deeply I was interested in every word which fell from the lips of this great man. I found Mrs. Washington to be an extremely pleasant and unaffected lady, rather silent, but this was made up for by the facetious and pleasant young lady, Miss Custis, who afterwards married Major Lewis, a nephew of the General, and who is yet living. During the day the General was either in his study or in the saddle, overlooking the cultivation of his farm.

"I shall never forget a circumstance which took place on the first evening I lodged at Mount Vernon. As I have said before, it was in July, when the day trenched far upon the evening, and at seven or eight o'clock we were taking our tea, not long after which the ladies retired. Knowing the habit of the General, when not prevented by business, to retire early, at about nine o'clock I made a movement in my chair, which led the General to ask me if I wished to retire to my chamber. Upon my answering in the affirmative, observing there was no servant in the room, he took one of the candles from the table, leading the way to the great staircase, then gave me the candle, and pointed out to me the door at the head of the stairs as my sleeping room. Think of this!

"In the room in which I laid myself down, for I do not think I slept at all, so much was I occupied with the occurrences of the day, was a portrait of La Fayette the elder, and hanging over the fireplace the *key of the Bastille*, which, I believe, retain the same places to this day. On the afternoon of the second day after I arrived, I took my leave of Mount Vernon, more gratified than I can express.

"In the autumn of the year of my visit, Mr. Stewart (Gilbert) painted the full-length portrait of the General, which is much the best likeness I have ever seen of him. The bust I have, also by Stewart, is a fac-simile of the original. The portrait of Mrs. Washington, also by Stewart, now in the Athenæum, is an excellent likeness of that excellent lady. I remember her amiable expression of countenance, and courteous, unaffected manner, as well at this time as half a century since.

"The President having inquired of me if I had visited the Great Falls of the Potomac, and being answered in the negative, observed to me that I ought not to leave that part of the country without visiting them. I made the excursion, though pressed for time, and to my great satisfaction.

"I consider the visit to Mount Vernon as one of the most interesting of my life. It was the only opportunity which I should have ever had of conversing familiarly with this great and good man. Two years after my visit he died at his residence, of croup. It is stated that he was not well treated for the disorder, and that with more skill his life might have been preserved, though I doubt if his happiness would have been preserved to him, had his life been spared. Detraction and calumny had assailed him.

"The new city of Washington, when I was there, had but few houses. The capitol was not built for many years afterward, and when Congress first sat there, it occupied, I think, a building erected by means of a Tontine speculation got up by a Mr. Blodget, who went from Massachusetts, and was well known as a great projector of speculations of one sort and another."

About this time he was made commander of a military corps, the battalion which constitutes the guard and escort for public occasions of the Governor in the Commonwealth of Massachusetts, with the rank of lieutenant-colonel, having for some time previously held that of major in the same corps.

With some persons it may excite only a smile of derision to mention

this as worth remembering, and particularly to add as the cause of any allusion to it that he was so generally known afterwards as *Colonel Perkins*, that his numerous acquaintances throughout the country might be in doubt whether he is the individual spoken of in this memoir, if that appellation were omitted. But there are some considerations connected with this that deserve notice. The foreigner smiles or frowns, as he feels disposed, when he hears any reference among us to military rank beyond the field or day of parade, unless it be of the regular army; but in this he overlooks the fact that the customs of a nation are usually connected with its history and political character. Military rank among quiet citizens is not so empty a distinction here as it may seem, but constitutes a pledge which it may become necessary to redeem in earnest. A large portion of the bloodiest and most important battles that have ever occurred among us have been fought chiefly by the militia. The deference paid to it here is not greater now than that with which the same force was regarded in England, when the regiment of Coldstream Guards formed a large part of the standing army then no greater than ours is at this time.*

"The king was captain-general of this large force; the lords-lieutenants and their deputies had the command under him, and appointed meetings for drilling and inspection. There were those who looked on the militia with no friendly eye. The enemies of the liberties and religion of England looked with aversion on a force which could not, without extreme risk, be employed against those liberties and that religion, and missed no opportunity of throwing ridicule on the rustic soldiery.—In Parliament, however, it was necessary to express such opinions with some reserve. The array of the country was commanded almost exclusively by Tory noblemen and gentlemen; they were proud of their military rank, and considered an insult to the service to which they belonged as offered to themselves. They were also perfectly aware that whatever was said against a militia, was said in favor of a standing army; and the name of a standing army was hateful to them."

As that standing army was gradually enlarged, however, and the profession of arms became an occupation for life, a change naturally followed; the exclusive feeling in favor of professional rank gained strength; and the recognition of any similar claim for the militia was discouraged as a matter of taste, because it affected privilege.

But no such change has taken place here. We have no intention of having a standing army, beyond a mere nucleus, from which we can extend, when necessary, with an academy for the thorough education of officers, having no need of more.

It is not a mere channel or a narrow sea, but the broad ocean, that separates us from those nations whose power could ever endanger our safety. And if such power should be directed against us, our coast and frontier being equal in extent to those of several of the kingdoms of Europe taken together, no army that we are likely ever to have could guard the line of exposure. We rely, therefore, mainly on the local force of the country for security in war, and for the maintenance of order in peace. Some attempts have been made among us to break down the militia by ridicule; but it seems probable that until vast changes take place in other respects, we shall not dispense with this system, which by its efficient action gains deference for itself, in comparison with what is done elsewhere. Many proofs that it does so might be given; one will answer.

In 1849, the year succeeding that of revolutions in Europe, a serious

* Macaulay.

disturbance occurred in the city of New York in the dramatic performances there, arising from displeasure toward an eminent foreign tragedian. The theatre was surrounded by a vast multitude, many of them in a state of great excitement; acts of violence were committed; property and life were endangered; and that state of things existed which is thought to warrant the use of military force. It came promptly when summoned; numbers of people were killed and wounded; the mob was dispersed; and order was restored. When the account of this reached England, it was remarked in one of the leading journals there, with reference to a similar event which had just then occurred under British rule, that we had, at any rate, given an example to governments of greater energy in form than our own how to deal with rioters. In the same steamer that carried this account, or the one that preceded it, there went the particulars of a riot just over our frontier, in Canada. There, the nobleman who represented the majesty of England was driven by the mob from the seat of government, and pursued towards his country seat; the Parliament-house was burned with the archives, a library of great value, and other public property; and if any punishment has ever been inflicted for this, it must have been so slight that it has scarcely been heard of out of the province.

There is, likewise, something of exaggeration in reference to the use of military titles in this country. Where a dozen instances can be given of it, often arising accidentally from assiduous attention, personal appearance, or otherwise, probably a score of others might be adduced where there is no further allusion to rank in the militia after the service is performed, even including some officers who have met a foreign enemy successfully in battle.

But Col. Perkins was a man distinguished for energy, for a lively interest in all that concerned the welfare of the community in which he lived, and for a desire to maintain and promote its respectability. He acted with vigor in times of great excitement; a prominent part was frequently assigned him, either to assist in the direction of public meetings, or as leader on important committees; and his name being necessarily often in print, he was designated, naturally enough, in the way that indicated its connection with public order, and thus added something to its weight. The military rank, therefore, which might otherwise have soon been forgotten, as it generally has been in regard to those who have held it in the same corps, but with less distinction in other respects, became widely associated with his name, and so continued until his decease. This was the more natural, because the tone of his character and his ordinary bearing were obviously in keeping with the sentiment which he once proposed for a toast at some military festival—"That high and honorable feeling which makes gentlemen soldiers, and soldiers gentlemen!"

Soon afterward he was chosen President of the Boston branch of the United States Bank—quite a distinction at that time, when there were few banks in the country, and a remarkable one for a man so young as he was then. The choice was owing to a warm rivalry for the honor between two distinguished merchants, much older than himself, whose friends at length mutually agreed to end the contest by selecting a third candidate, on whom all could unite. He was too much engaged in his own enterprises to retain the place long, and in a year or two he was succeeded by the Hon. George Cabot, eminent not only as a commercial man, but as a Senator of the United States.

In 1805, he was elected to the Senate of the State, as he frequently was

afterward; and for eighteen or twenty years following he was, most of the time, member of one branch or the other of the Legislature, but generally of the Senate, unless absent from the country. Being a man of few words, he rarely took part in debate; but his opinions were marked by decision, what he said was to the point, his language was good, and when he was strongly moved he spoke with power. One of his colleagues in the Senate, who afterwards had long experience in Congress, and was favorably distinguished there as well as at the bar, has remarked since, that he had rarely heard public men make a short, off-hand speech with more effect than Col. Perkins occasionally did when his feelings were deeply engaged in the subject of debate.

He was never in Congress himself; although his election would have been certain if he would have accepted a nomination as candidate, and there were several occasions when it was desirable to his political friends, who predominated by a large majority in his district, to have had a commercial representative there like him. It is understood that he might at one time have been made Secretary of the Navy if he had been disposed to take charge of that department of the national government. But he does not appear to have been desirous of political distinction; and the engagements in Commerce which required his attention were too important to be made subordinate to any other demands on his time.

In the narrative addressed to his children, after relating the foregoing circumstances of his visit to Mount Vernon, he proceeds as follows:—

“But to return to the object of these *dottings down*—my own concerns. The north-west trade led to a continued communication with China, and in 1798 we bought and sent to Canton direct the ship Thomas Russell; and Mr. Ephraim Bumstead, then the eldest apprentice in our counting-house, went out as supercargo; and in 1803, we entered into an engagement with him to go to China, and there establish a house for the transaction of our own and other business when presented to them. Mr. B. took passage in a ship from Providence, belonging partly to merchants there and to J. & T. H. P.

“Mr. J. P. Cushing, then in our counting-house, went with Mr. Bumstead as his clerk. He was then sixteen years old, wrote a fine hand, was a very steady lad, and had a great taste for going abroad. Soon after their arrival in China, Mr. B. was obliged, from illness, to leave Canton with the intention of recruiting, and then returning to China. But he never returned, having died on the passage to the port for which he was bound.

“Mr. Cushing was, therefore, left at this early age to manage the concerns of the house, which were increased by consignments, and which required a good head to direct them. This, fortunately, Mr. C. possessed, and the business which fell into his hands was as well conducted as if Mr. B. had been on the spot. We afterward sent a nephew of my brother's wife, Mr. Paine, to join him. He remained but a short time in China. Mr. Cushing was taken into co-partnership with us, and so continued until his return to America, or rather to the dissolution of the house in 1827. He had visited the United States in 1807, but soon returned to China, and did not leave it until twenty years after that time. He was well repaid for his undertaking by the result.”

When the tidings of Mr. Bumstead's death reached Boston, Col. Perkins immediately decided to go to China himself, as there seemed to him to be no alternative in such an emergency; and he made preparations for his departure accordingly. But just before he was ready to sail, a vessel arrived in a short passage from Canton with letters from Mr. Cushing, who was his nephew, giving so clear a report of the business of the house, and showing so much ability in the management of it, that he felt safe in postponing his voyage at first, and afterwards in relinquishing it altogether

as it became obvious that Mr. C., young as he was, needed no aid in performing the duties thus devolved upon him.

Under his guidance, the house there was at length so favorably known that consignments increased until they interfered with the business of the house itself, and it became desirable to give them some other direction. A distinct commission house was, therefore, established at Canton for this purpose under the auspices and with the favor of Perkins & Co., which continues to this day, although the first partners withdrew from it rich many years ago. A long line of successors following them have managed the same establishment by turns, and retired from it successively with fortunes, with which they have returned to the United States. If all those were enumerated whose success in life might thus be traced to that first voyage of Col. Perkins to China in 1789, the number would cause surprise.

"Embargoes and non-intercourse," he continues in the narrative, "with political and other causes of embarrassment, crossed our path, but we kept our trade with China, and during the war of the Peninsula, embarked largely in the shipment of provisions to Spain and Portugal. Our general plan was to freight vessels, load them with flour at the South for Europe, and have the funds remitted to London. To make some necessary arrangements respecting them, I took passage in the brig *Reaper*, belonging to my friend Henry Lee, for London, in August, 1811. The intention of Mr. Lee was to proceed to India in the brig, taking funds from England, and returning to Boston with Calcutta cloths, which then paid a great advance. I sent funds in her, and she returned in the year 1812, during the war with Great Britain, and with great profit. Long-cloths of India then brought 25 cents per yard, though an inferior article to what is now made in this country and sold at six cents, being less than one-fourth of the price the India cloths then sold at. I remained in London during the year, or until the summer, and returned after war had been declared. While in London I bought, with the elder Mr. Higginson, goods brought into England for France, which resulted in great gain.

"In the spring, I bought a carriage, with Mr. Alexander Everett, and was made bearer of dispatches for France. At that time the only communication was by Morlaix from Plymouth. There I took a vessel of about 40 or 50 tons in which to cross the channel. As we had no use but for the cabin, we gave passage to a dozen or more Frenchmen, who had been exchanged and had no means of getting to France but by the privileged vessels which left Plymouth from time to time. Among the persons to whom a free passage was given, was one who had resided some years in our good city of Boston, and who doubtless had known me as active in resisting the principles of the Jacobins. This individual was the cause of my detention at Morlaix nearly three weeks, having reported me to the commissary at Morlaix as opposed to the French and a great friend of the English. In consequence, I was ordered to remain at Morlaix until orders were received from Paris. After writing to Mr. Barlow, the then minister of the United States, and using other means, we were permitted to proceed to Paris. During my stay at Morlaix, my limit was the town, unless accompanied by one of the gens d'armes. I visited the lead mines in that vicinity, and made other excursions within 30 or 40 miles, and was upon the whole very civilly treated by Moreau, the commissioner, after he was satisfied that my object in visiting France was commercial and not political. Moreau, the general, although from the same town, was not a relative of the commissioner, who was a great Bonapartist.

"An incident which caused me much anxiety, and which might have been attended by serious consequences, occurred in or was connected with this journey. On my leaving London, Mr. Russell, who was then charge d'affaires of the United States at the court of St James, on my going to his house for despatches, put into my hands a package of some sheets in volume, directed to Col. Tchernicheff, chancellor to the Russian minister, Prince Kourakine, at Paris. Had I considered a moment I should have doubted the —"

Here the narrative is broken off. It was suspended, probably, at his departure from Saratoga, where it is dated, and was never continued. But, in conversation, he gave a graphic account of the solicitude which he felt while he was detained in Morlaix, at having with him dispatches so directed, which might be discovered in his possession; of the momentous state of affairs which he found on his arrival in Paris, shortly before the open breach of Napoleon with Russia, that led to the fatal campaign in the north; of the difficulty that he had in safely delivering the dispatches; the acknowledgements that he received from the Russian embassy for doing it successfully; the angry look which he saw the emperor cast from his seat in the theatre toward the box of the Russian ambassador, as if it was meant that it should be observed; and the departure of the latter from Paris the following day.

While he was at Morlaix an incident there called into action some of those qualities of heart and head which were repeatedly exercised afterward on a greater scale, the spirit that freely contributes to the alleviation of distress, and the intelligent skill which can make one liberal contribution the means of eliciting the action of a community in a good cause. The story is told in a letter to Mrs. Perkins, too long to be inserted entire, but interesting throughout, and some passages will show his habits of observation as a traveller, with something of the state of France at that time:—

“CHERBOURG, June 2, 1812.

“MY DEAR SARAH:—I can easily conceive from my own feelings how much pleasure the receipt of this letter will give you, being the only one I have written you for two months, excepting a short one from Morlaix which was not calculated to afford you much satisfaction, as I was then under a degree of restraint, which has not left me from that time to this. I am now here waiting the arrival of the *Wasp* (sloop of war) from England, where she returns again to land me with the dispatches from the minister at Paris to the charge d'affaires at London. You may well suppose what my anxiety is to hear from home, having received no letters of later date than February. My anxiety is much increased from the uncertainty as to our situation in regard to the war. If we are engaged in the contest, I shall find it difficult to return. My passport to leave the country was kept back, and but for exertions which I made through some persons whom I had interested in my behalf, I might have been some months longer detained.

“You will want to know what has been the disposition of my time since I arrived in France. I was detained at Morlaix fifteen days, and but for the exertions of my friends might have been there this hour, as a gentleman who arrived there a month before me has been detained there till this time, and can get no permission either to return to America or to go to Paris. Another bearer of dispatches was there a month. I was not so much *ennuye* as those gentlemen who were looking to Paris as the place where they were to realize golden dreams of pleasure. As I am fond of spying out wonders, I got permission to visit a lead mine, which is at no great distance from Morlaix, and which afforded me the highest gratification. There are upwards of twelve hundred persons employed at the works. The descent from the surface to the deepest part is 800 feet. I was astonished to find the price of this severe labor so low. Twelve hours' labor is exacted in the twenty-four. The time employed in going down and returning is not included. And for this the men receive about 18 to 20 cents per day, and *find themselves*. Men only, with a few boys, are employed in the mines. Women, both old and young, and children down to five years old, are employed in selecting the good from the bad ore, breaking it in pieces, and working it. They receive from four to seven sous, equal to as many cents, per day. They find themselves, and work from the getting up to the going down of the sun, the year through. You will ask how they subsist. I can hardly

imagine how they get along, but so it is; and I do not see but they appear as healthy as people in general who are employed in hard labor of a different kind. Black bread, moistened with a kind of lard, or bad butter, furnishes them their food, and the spring quenches their thirst. Once in a while they have a few pounds of beef boiled to pieces in a pot, containing half a barrel of water and a few vegetables. This soup, as it is called, is a sort of luxurious living, which is too good to be served often. I found that were twice the number of women wanted they might be had; and even of men of a certain age, which does not include the term when they are wanted for the army.

"When I returned to Morlaix I found my passport had arrived, so that I could not go again to visit this very interesting work. Upon the whole, my fifteen days went away much more pleasantly than I had expected, and I should not have hung myself had I been obliged to remain there a week longer.

"There is a tobacco manufactory at Morlaix, on a very large scale. Twelve hundred and sixty persons are daily at work at it. All the manufactures of snuff, and tobacco in every shape, in the empire belong to the government, who purchase the raw material and work it into the form in which it is used. I contrived to get admission, and was astonished at the extent of the establishment.

"It is astonishing to observe the difference in numbers between the men and women you see in the streets in every town through which you pass. At Morlaix, they say there are fourteen females to one male in the town. You would hardly suppose there was any part of France, I mean of France as it was under the old government, in which the inhabitants of whole districts do not speak French. This, however, is the case in Brittany. The people who live a mile from the town speak no more French than they do Greek. Their language is the Welsh, and is the only one spoken by them, until they leave their villages and come to the towns to reside, or go to the army, when they are obliged to learn the French. The people who live in the towns are obliged to learn the Brittany language, or they could not go to the market, or have any communication with the country people. Before taking my leave of Morlaix, I must relate to you a fact that came under my own knowledge, by which you can appreciate the tenure by which liberty is held here.

"The family in which I lived was one of the most respectable in Morlaix, in point of property, previous to the revolution. Like many others, it was reduced to very narrow means by the then existing state of things, as their wealth consisted principally in vessels, which either perished at the wharves, or were taken by the powers which then ruled, and were totally lost to Monsieur Beau, who was their proprietor. Having been the agent for the lead mines for a long time, this was a resource to him, and although the stipend arising from this was a moderate one, yet it served to feed his wife and children, who were some six or seven in number. M. Beau died a few years since, and left his widow without any resource for the support of her family. Being a woman of a good deal of character, the company to whom the mines belong concluded to continue the agency in the hands of Mrs. Beau, who, with the aid of her youngest son, has carried on the purchases and sales to this time. The two eldest sons got clerkships in the tobacco manufactory, and a daughter was married, so that but one daughter and one son were upon the shoulders of the old lady. Their means were, to be sure, small, but their wants were few, and although their whole income was not more than six hundred dollars per ann., the son who aided his mother in the lead mine agency had made a matrimonial engagement; and not believing that 'Love would fly out of the window, although Poverty looked in at the door,' a day was designated for the marriage, and I was invited as a guest at the meeting of the family, which was to take place in the evening. The marriage ceremony took place in the morning at the parish church, and at about 10 o'clock I was introduced to the bride, whom I found to be, as I had heard her represented to be, a very beautiful woman of about twenty, with a very prepossessing countenance, which it was universally acknowledged was a perfect index of her amiable mind. She seemed perfectly happy, and nothing but joy was visible in every countenance in the family. All was happiness and gaiety, and laugh and frolic. Mark the sad change. At 12 o'clock the bridegroom received

notice that he had been drawn in the conscription, and that on *Sunday* he must be at Campege, a distance of thirty leagues. This was on *Thursday*. In such cases entreaty is vain, and never resorted to, because always ineffectual. To go to the army was to go, to return when the exigencies of the State no longer required his services. The whole family was in a state little short of distraction when I left the town, which was early on the next morning. The lowest price at which a substitute could be procured was three thousand francs, and the family could not command half the money in all its branches. The peculiar situation of this family seemed to paralyze the whole town, and led to an exertion which is seldom made, and which proved effectual in preventing this young man from being torn from the embraces of his charming wife and amiable mother. I have the satisfaction of having put the thing in train, and shall always consider the opportunity as one of the most gratifying which ever presented itself to me. After my arrival in Paris, I received a letter saying that my example had been followed, and that it had produced the effect desired. This is an anecdote, or rather this part of it, for your own private ear, and you will not, of course, show this letter."

Some years afterward he was again at Morlaix, and as a proof of the affection and respect with which the remembrance of him was cherished, he found that the room which he had occupied at the time of this occurrence had been kept in the precise order in which he left it, no article having been removed from its place.

After his return from this voyage to Europe, he took an active and very important part in measures for establishing the Massachusetts General Hospital with an Asylum for the Insane, the necessity for which had begun to be deeply felt. He was one of those to whom an act of incorporation had been granted for the purpose, with a valuable donation from the Commonwealth, on the condition that the sum of one hundred thousand dollars should be raised by subscription within a limited time. His name was at the head of the first list of trustees, and he undertook the work which his position involved with characteristic energy. His influence and his services were highly appreciated by those with whom he was engaged in that undertaking. The subscriptions were made on the condition that the full sum of \$100,000 should be obtained, so that the whole depended on entire success. Besides his exertions in rousing other subscribers, he and his elder brother contributed five thousand dollars each toward the fund, and it was completed agreeably to the terms of condition. It is well known that the efforts of those who were engaged in this movement have been productive of all the good which they hoped to effect. The institution bears a favorable comparison with those of the same kind in other places, and has become celebrated throughout the world for the first successful application of the great discovery in the use of ether for surgical operations.

His elder brother and partner, James Perkins, Esq., died in the year 1822. The following passages from a notice of his death, published at the time, show the estimation in which he was held:—

"While his real and most eloquent eulogy is to be sought in the course of an industrious, honorable, and most useful life, it is due to the virtues he practiced, to the example he set, to the noble standard of character on which he acted, not to be entirely silent, now that nothing remains of them but their honored memory. He had received in boyhood, under the care of an excellent mother, the preparatory instruction which might have fitted him for an academic education; but the approach of the Revolutionary War, and the discouraging aspect of the times, dictated the commercial career as more prudent.

"In enterprises extending over the habitable globe, employing thousands of

agents, constantly involving fortunes in their result, and requiring, on many occasions necessarily incident to business of this extent, no secondary degree of firmness and courage, not a shadow of suspicion of anything derogatory to the highest and purest sense of honor and conscience ever attached to his conduct. The character of such a man ought to be held up for imitation."

Mr. James Perkins left a large fortune, acquired in this honorable course; and is still remembered for distinguished liberality in all appeals that were made when he lived, for charity or public good, to the affluent and generous in the community; for his liberal donations to several institutions; and especially for a munificent gift of real estate, of the value of about \$20,000, to the Boston Athenæum, and the bequest of \$20,000 more to the University at Cambridge. The decease of such an associate in the commercial vicissitudes of nearly forty years was deeply felt by his surviving partner and brother.

In 1826, it was proposed to raise a considerable sum for additions to the Athenæum. Something over \$30,000 was required. Col. Perkins and his nephew, Mr. James Perkins, son and sole heir of his deceased brother, contributed one-half of it, paying eight thousand dollars each, on the condition that the same amount should be subscribed by the public; which was done. He made other valuable donations to the Athenæum, and was for several years president of that institution.

Soon after this, having witnessed the successful commencement of railroads in England, he resolved to introduce them here; and having obtained a charter for the Granite Railway Company, he caused one of two miles in length to be made, for the purpose of transporting granite from the quarries in Quincy to the water. This was the first railroad built in this country, though there was a rough contrivance in Pennsylvania for the removal of coal, which is said to have preceded it. It has been the means of adding large quantities of granite to the building materials of our cities, and its effect is seen extending as far as New Orleans.

In 1833, a movement was made to obtain funds for the establishment of a school for blind children in Boston. Having been deeply interested by an exhibition given to show their capacity for improvement, he made a donation of his mansion house in Pearl-street as a place for their residence. He gave it on the condition that the sum of fifty thousand dollars should be contributed by the public as a fund to aid in their support. Efforts were made accordingly to effect that object, and proved to be entirely successful. The school was thus placed on a stable foundation, and by means that insured it continued care. The incitement which had thus been offered to the community to secure so valuable an estate as a gift to the public, roused general attention to the subject that could induce such a donation. Mutual sympathy in endeavoring to effect the purpose was a natural result. This became widely diffused. An institution which thus offered intelligence, enjoyment, and usefulness in place of ignorance, sorrow, and idleness, was recognized by the government of the State as deserving aid from the Commonwealth, and liberal public provision was made for the education there of blind children whose parents needed assistance.

Under the direction of Dr. Howe it has been eminently successful, and is known through the country as an important example of what may be done. Indeed, it may be said further, that the country itself is more widely and favorably known in the Old World from the annual reports of what has been effected there, not only by improvements in the art of

printing for the blind, but by new discoveries in the possibility of instruction, which he has demonstrated.

The publications from the press of the institution, under his care, probably comprise more matter than all other works in the English language that have ever been published for the use of the blind; and at the recent "Exhibition of Works of Industry of all Nations" in the Crystal Palace of London, the prize medal was awarded to his specimens for the best system of letters and the best mode of printing such books. But, beyond this, Dr. Howe has enlarged the science of mind by reaching and developing the intellect of the blind and deaf mute, shut up from human intercourse by obstruction in all avenues of the senses but one, and proved that the single sense of touch can be made the medium for effectual instruction in reading and writing, and for the free interchange even of the most refined and delicate sentiments that are known to the heart of woman. In this, he was the first to reduce to certainty what had before been only a problem, and has shown that there is no solid ground for the principle of law on the subject, as laid down by Blackstone, that—"a man who is born deaf, dumb, and blind, is looked upon by the law as in the same state with an idiot; he being supposed incapable of any understanding, as wanting all those senses which furnish the human mind with ideas."

The estate given by Col. Perkins, although spacious in extent, was becoming, from its position, better suited for purposes of trade than of residence. From the same cause, however, it was rising in pecuniary value, and not long afterward it was exchanged, with his consent, he releasing all conditional rights of reversion, for a large edifice in the suburbs, built for another purpose, but admirably adapted, by location and structure, for the residence of young people. It overlooks the harbor, is secure by its elevation from any interruption of light or air, and affords ample room for all who may desire to come.

The institution bears his name. That something important would have eventually been done in Massachusetts for the education of the blind, even if he had rendered no assistance, cannot be doubted. Dr. John D. Fisher, a physician of great worth, to whose memory a monument has been erected at Mount Auburn for his early exertions in the cause, moving almost unaided, had previously obtained an act of incorporation from the Legislature for the purpose; and Edward Brooks, Esq., and Mr. Prescott, the historian, with some other gentlemen, had united with him to promote it. What followed is in a great measure to be attributed to their preparatory movements. But Col. Perkins, by the impulse of a powerful hand, suddenly roused the community to aid in the project, and placed it at once in an advanced position, which otherwise it probably it would have required the lapse of many years, with arduous exertions, to attain. At that time the institutions for the blind in England were little more than workshops, affording hardly any instruction except for manual labor, and no printing, though two small books had been printed in Scotland. But through his aid and advice the means were obtained and effectually applied for an establishment on a more liberal plan, giving the precedence to intellectual and moral education. There is little doubt, therefore, that a large portion of the good which has been effected thus far, within the institution, and by its example elsewhere, is the result of his munificent donation, and the wise condition which he attached to it.

It should be remarked here, however, to guard against any mistake detrimental to the interest of the blind, that while the pupils are placed, through his means, in a building which might give the impression that its inhabitants are likely to be in want of nothing, the institution is by no means richly endowed. The money that has been liberally given has been liberally spent in the cause of education; and those who are inclined to give or leave any portion of their wealth for the relief of misfortune, should be informed that the blind still need, and humbly hope to be remembered. There can hardly be any class of persons to whom books, and a large library of books, can afford so great delight as those whose sources of enjoyment do not include that of sight; and after reading in the report of the juries on the awards at the exhibition of the Crystal Palace in London, ten close pages that are devoted to the subject of printing for the blind, with a historical sketch in which marked prominence is given to what has been done at "THE PERKINS INSTITUTION IN BOSTON," it can hardly be heard without sorrow that the printing there is suspended for want of pecuniary means; and that the publication of the *Cyclopedia* in twenty volumes, probably the most valuable work, with the exception of the Bible, that has ever been attempted for the blind, was necessarily stopped with the eighth volume.

A few extracts from that report, on a subject so deserving of interest, will hardly be out of place here.

"A few years ago printing for the blind was considered only a curious or doubtful experiment, but it is now established beyond all question that books are true sources of profit and pleasure to them. Whilst embossed books have recently very rapidly increased, it is delightful to notice that the blind readers have multiplied far more rapidly.

"The invention of printing for the blind marks a new era in the history of literature. The whole credit of this invention, so simple yet so marvellous in its results, belongs to France. It was Mr. Valentine Haüy who, in 1784, at Paris, produced the first book, printed with letters in relief, and soon after proved to the world that children might easily be taught to read with their fingers. The blind really received but little advantage from an invention that promised so much. The fault, however, seems to have been not so much in the plan as in the execution of it. This noble invention, except perhaps within the walls of the institution, soon sank into oblivion, and very little more was heard of it until 1814. The Institute of Paris, since its foundation in 1784, has at times been in a deplorable condition, but about the year 1840, it underwent a thorough reorganization, and is now justly entitled to the front rank of institutions of this class in Europe.

"It was in Great Britain and in the United States that the first improvements were made in embossed typography. Before 1826, when Mr. James Gall, of Edinburgh, first began to turn his attention to the intellectual and moral education of the blind, it is believed that not a single blind person in any public institution of this country or America could read by means of embossed characters. To Mr. Gall is due the credit of reviving this art."

In 1827, he published a small volume for teaching the art of reading to the blind, and in 1834 he published the Gospel of St. John, and afterward several other books, but they do not appear to have been generally used. It is added in the report that, with one exception, "it is believed they are adopted by no public institution in Great Britain."

"While the puzzling question of an alphabet best adapted to the fingers of the blind and the eyes of their friends was under warm discussion on this side

of the Atlantic, Dr. Howe was developing his system at Boston, in the United States. In 1833, the Perkins Institution for the Blind was established at Boston, and Dr. S. G. Howe, a gentleman distinguished through a long series of years for his philanthropic labors, was placed at its head, and soon made those improvements and modifications which have rendered the Boston press so famous. His first aim was to compress the letter into a comparatively compact and cheap form. This he accomplished by cutting off all the flourishes and points about the letters. He so managed that they occupied but a little more than one space and a half instead of three. So great was this reduction, that the entire New Testament, which, according to Haüy's type, would have filled nine volumes, and cost twenty pounds, could be printed in two volumes for sixteen shillings. Early in the summer of 1834, he published the *Acts of the Apostles*. Indeed, such rapid progress did he make in his enterprise, that by the end of 1835 he printed in relief the whole of the New Testament for the first time in any language, in four handsome quarto volumes, comprising 624 pages, for four dollars. These were published together in 1836. The alphabet thus contrived by Dr. Howe in 1833, it appears, has never since been changed.

"As the Boston books can now be obtained in London at a price cheaper than any of the five different systems of books printed in Great Britain, it is to be hoped that they will come into general use here."

It is then shown by a table of comparison that Dr. Howe's books are much less in bulk, and cheaper by more than one-half, than those printed in any other of the six systems used in the English language. And it is added:—

"His system has been fully described, and to it the jury give the preference above all others. The jury beg to suggest that a uniform system should be adopted, and that in future all books printed for the blind should be printed in the same character. Dr. Howe's appears simple, and fit for general adoption."

In 1838 his commercial firm was dissolved, and he withdrew from business with a large fortune, after having been actively engaged in Commerce for more than fifty years, though within the last ten his personal attention to its affairs had been considerably relaxed. His success had been great, but by no means uninterrupted. Severe disappointments and disasters from causes beyond his control made part of his experience; and while he had great confidence in his own ability to direct, he well knew the importance of leaving as little as possible to accident in any enterprise that he undertook.

An instance of the readiness with which he could sometimes decide on the advantages to be justly expected from commercial operations when proposed, will serve to show the extent of his information, and the value of such information in enabling those who engage in Commerce at all to act with clear discernment, instead of trusting to blind chance in speculation. He had used such information and discernment himself with striking effect, even so far as to pause in his career and stand somewhat aside for years, when others, moved partly by an ambitious desire to rival him in Commerce, had sought to rise from the grade of successful dealers in purchases from his cargoes, and become the owners of ships, importing cargoes of their own. Insolvency and melancholy oblivion or insignificance have, since then, been the lot of most of them. But when enterprises requiring capital and, still more, judgment, beyond their resources and capacity had led them into embarrassment, there necessarily came a pause on their side, of which he and those who were associated with him took skillful advantage in a rapid succession of voyages that have rarely had a parallel for success.

The particular instance referred to was this:—About thirty years ago the price of coffee, which for a long time previously had been as high as twenty-five cents, had declined to fifteen cents per pound, and Col. Perkins being in New York for a day or two, on a visit to a daughter who resided there, a wish was expressed that it might be suggested to him that the temporary depression having made it a fit subject for speculation, if he should be disposed to engage in it on the extended scale to which he was accustomed, there was an opportunity to secure a large quantity on even more advantageous terms. As coffee was an article out of the line of his usual operations, and not likely to attract his particular attention, the subject was mentioned to him rather for entertainment, in conversing upon the occurrences of the time and the news of the day, than in the belief that he would give it serious thought. Without hesitation and with the ease and decision of an able lawyer or surgeon in giving an opinion on any case presented to either of them professionally, he answered to this effect:—

"The depression in coffee is not 'temporary.' Whoever makes purchases now at 14 cents, or even at 13 cents, will find that he has made a mistake, unless he means to take advantage of any transient demand to dispose of it speedily. There are more coffee trees now in bearing than are sufficient to supply the whole world, by a proportion that I could state with some precision if necessary. The decline in price is owing to accumulation, which will be found to increase, particularly as there are new plantations yet to come forward. Coffee will eventually fall to 10 cents, and probably below that, and will remain depressed for some years. The culture of it will be diminished. Old plantations will be suffered to die out, and others will, in some cases, be grubbed up that the land may be converted to new uses. At length, the plantations will be found inadequate to the supply of the world. But it requires five or six years for the coffee tree to reach its full bearing. Time, of course, will be required for the necessary increase, and the stocks on hand will be diminishing in the meantime. A rise must follow. Whoever buys coffee twelve or fifteen years hence at the market price, whatever it may be, will probably find it rising on his hands, and fortunes may be made, unless speculative movements should have disturbed the regular course of events."

With so clear an outline for the future it was interesting to observe what followed. Coffee gradually fell to less than ten cents, and remained low. One consequence, usual in such cases, ensued. The consumption increased. Misled, perhaps, by this, and an impatient desire to be foremost in securing advantages which by that time were generally foreseen, parties began to move in a speculative spirit about five years before the time thus indicated. They made great purchases, and large quantities were held in expectation of profit. It was curious to notice the action and hear the remarks of various persons concerned in what ensued, according to their different degrees of intelligence on a subject that was not, even then, fully understood by all. Coffee rose considerably. Some of them secured a moderate profit while they could. Others, arguing on a crude belief that as coffee had been at 25 cents, there was no reason why it should not attain that price again, determined to wait for far greater profits. The stimulant given to the demand by withholding large quantities from sale developed greater stocks than were supposed to exist; the movement was found to be premature, and coffee fell again in price. Immense sums were lost. Bankruptcy followed, with many a heart-ache that might have been prevented by counsel from one like him, who had the

comprehensive views and thorough knowledge that belong to a complete merchant.

This unwise anticipation somewhat retarded and diminished the well-founded rise that had been foretold. But it came at length, and some moderate fortunes were made by it, though the dreams of the speculator of a return to the high prices that prevailed in the early part of the century have never been realized.

After his retirement from Commerce, Col. Perkins found sufficient occupation in the management of his property; in various matters of a public nature which interested him; and in the cultivation of trees, and particularly of fruits and flowers, on his estate at Brookline. He was remarkable for his love of nature; and in travelling sometimes went far out of his way to examine a beautiful tree, or to enjoy an interesting view. Occasionally he made a voyage to Europe, renewing his observations on the changes and improvements that were to be seen there. He had crossed the Atlantic many times beside the instances that have been referred to, always keeping a diary, which he filled with the incidents that occurred, with the results of his inquiries, and with remarks worthy of an intelligent traveller; and sending home works of art, some of which were bestowed as gifts. He took a lively interest in the progress and welfare of American artists, kindly aiding some who desired to improve by studying the great models in Europe, and liberally purchasing the works of those who deserved encouragement. He was generally very agreeable to those with whom he incidentally fell in as fellow-travellers; and where he became known abroad as an American, he left a very favorable impression of the character of his countrymen.

Active industry had been and continued to be the habit of his life. The day with him was well occupied, and equally well ordered. He had long been accustomed to rise early, to consider what required his attention, and to prepare so much of what he had to do personally as he could perform by himself, that he might meet the world ready to decide and direct, promptly and clearly. This enabled him to transact business with ease and accuracy, and made him so far master of his time that he found leisure for various objects, both of usefulness and enjoyment, as well as for courteous and kind attention to the affairs and wishes of others, which it might have been supposed would hardly be remembered by one so occupied. Each day with him was the illustration of a thought which young men, and particularly young men entering on commercial life, will find to be a safeguard against precipitation or perplexity, and against the irritation as well as the miserable shifts to which they sometimes lead. The action of the mind in preparing with calm foresight what is to be done, before it is absolutely necessary, is widely different from its action when affairs are left until necessity presses, and the powers are confused by various calls on the attention in the midst of hurry and embarrassment. What is only method in the first case actually becomes a faculty, and sometimes passes for uncommon ability, of which it has the effect. On the other hand, some men, who really show great powers when pressed by necessity for dispatch, are in truth *unable*, without being aware of such a defect, to foresee and prepare what they have to do before they feel the pressure. When that ceases, the exertion too often ceases with it; and important matters are left to be done at some future time, which perhaps are never done. The older they grow the more incurable is the evil, and melancholy instances

might be given of bankruptcy late in life, after great success, which might be traced chiefly to this cause. It is said that the Hon. Peter C. Brooks, of Boston, who left a large fortune, after a life well worthy of imitation, on being once asked what rule he would recommend to a young man as most likely to ensure success, answered—"Let him mind his business;" and to a similar inquiry, it has been said that Robert Lenox, Esq., of New York, well remembered as one of the most distinguished and estimable merchants ever known in that great city, and for his wide hospitality, once answered—"Let him be beforehand with his business." One answer seems to include the other, as no man can be beforehand with his business, and enjoy the tranquil self-possession that accompanies forecast, unless he minds it unremittingly.

At one time when Col. Perkins had decided to leave home for some time on a long journey of several thousand miles to the South and West, application had been made to him to give his guaranty for a considerable sum, to enable one whose welfare he wished to promote to engage in a commercial connection that seemed to offer great advantages. As the magnitude of the affair required caution, it was expected, of course, that when he had considered the subject explanations on various points would be necessary before he could decide to give it; and it was intended to take some favorable opportunity, when he might be entirely at leisure, to explain everything fully. Suddenly, however, he found it best to commence the journey a week or two sooner than had been mentioned, and engagements of various kinds, previously made, so occupied him in the short interval left that there seemed to be no time for offering such explanation without danger of intruding, and the hope of obtaining his aid at that time, in an affair that required prompt action, was given up. The applicant called at his house half an hour before he was to go merely to take leave, knowing that the haste of departure in such cases usually precludes attention to any matters requiring deliberation. On entering the room, however, he found there was no appearance of haste. All preparations for the journey had been entirely completed in such good season that the last half-hour seemed to be one entirely of leisure for anything that might occur. After a little chat, Col. Perkins introduced the subject himself, and made pertinent inquiries; which, being answered satisfactorily, he gave the guaranty, and very kindly added a further facility by allowing, until his return, the use of a considerable sum of money which he was leaving in the bank. The arrangements were, in consequence, completed the next day; they proved in the result to be eminently successful; all pledges were redeemed; his guaranty was cancelled in due course without the slightest cost or inconvenience to him; and the person whom he wished to oblige received very large profits, which happily influenced the remainder of his life, and which he, perhaps, might never have enjoyed, if that last half-hour before the journey had been hurried.

When doing an act of kindness like this, he seemed to derive great pleasure from the consciousness that the action of his life had given him the power to produce such results by the single influence of his name; from all proofs, too, which followed that he had decided correctly in bestowing his confidence where he believed it to be deserved; and from indulging an impulse of his nature that prompted him to diffuse happiness where he had the opportunity.

Numerous instances might be given of his kindness in promoting the

success of others, and particularly of young men engaging in voyages or other commercial enterprises; and he always showed a warm interest in the Mercantile Library Association of Young Men in Boston, to whom he made a donation to aid in the erection of a building.

In a general view of his character, he appeared as exercising the influence of one having a nice sense of propriety, with reference to the opinion of others; love of order; a high standard of action; and a desire to promote whatever tended to general advantage and respectability; with such steadiness of purpose as gave power to his example. His manners, formed in an age of ceremony which has passed, retained something of its courteous dignity, divested of what was artificial, and united with the ease of our own time.

His personal appearance so far indicated his character that an observer of any class, who saw him for the first time, was very likely to be impressed with a desire to know who that personage might be. "A very noble looking man!" said a young woman who was called to fetch him a glass of water, when he stopped one day at the house of a friend some miles from town. "*Ce beau vieillard!*"—that beautiful old man!—exclaimed the wife of a foreign ambassador, in speaking of his reception of her at his country-seat, when some one was showing her the environs of Boston. And in repeated instances foreigners of rank have remarked in a similar tone on his person and the high-bred courtesy of his manner.

Great personal strength and entire self-reliance made him almost heedless of danger, in the full confidence that he had the power and the presence of mind to do just the right thing at the right moment; and he had, at different times, some remarkable escapes. On one occasion, when driving toward town over a road made in one part on the slope of a hill, with a steep bank on one side and a descent, guarded by a wall, on the other, some object fell from the top of the bank on his right so suddenly that his horse, a powerful animal, sprang to the opposite side and dashed into a run. Close before him was the stiff branch of a large apple tree projecting over that side of the road at about the level of his waist as he sat. He leaped at once from his seat over the wall, alighting unhurt in the orchard below; and in an instant the top was swept from the vehicle in a manner that must have proved fatal to himself if he had remained in it a moment longer.

Though fond of social intercourse, his opinions were often conveyed in monosyllables or short and terse expressions, and he was more inclined, whether abroad or at his own table, to promote conversation in others than to talk much himself. But he listened with attention and contributed readily, from the stores of his experience and knowledge, whatever occurred to him as interesting; occasionally introducing an anecdote with striking effect, but rather as if he were stating a fact than telling a story. He used language with precision; his expressions were concise; and his words carried the full force that belonged to them, all the more because there was no attempt to exaggerate their true and precise meaning. The instances that he gave were usually such as had occurred within his own knowledge in reference to remarkable events or distinguished men, and most of them might well have found place in history or biography. But occasionally he related incidents of an amusing character, such as the following, and in a manner that afforded great entertainment.

In one of his early visits to London, Stewart, the celebrated portrait-

painter, whom he knew well, resided there, occupying apartments as a bachelor, with a boy to attend him. One day, Stewart sent the boy with a message to a man of rank to say that he could comply with a request to give him a sitting if he would come at a certain hour. The boy went off accompanied by a large and favorite dog of his master's, but did not return at the time expected; and Stewart waited, receiving no answer, until he found that the forenoon was lost. He then went out to take his usual walk; and as he strolled on, finding himself in that part of the city where the mother of the boy resided, he made her a visit and inquired whether her son ever came to see her. "Oh, yes!" she said, he had been there that morning, with a great dog, both of them full of mischief; and there had been such a time! First, they discovered a piece of beef-steak intended for her dinner, which, after great struggles, the dog had been suffered to devour. Then, in a scene of frolic and riot, they had upset her wash-tub, and had just gone off. He desired the woman not to mention his own visit to her; and on returning home and inquiring what was the answer brought, was told by the boy that he had been unable to find the place, having lost his way and got back as he could; to all which he said nothing except as a slight caution to be more attentive to the direction in future. Soon afterward his dinner was brought, as usual, from a chop-house, and the boy took his accustomed stand opposite to him, while the dog placed himself at his side expecting an occasional mouthful. In due course Stewart, taking a piece of juicy meat on his fork, held it toward the dog; but, after looking at him for a moment, suddenly drew back, with well-feigned surprise, exclaiming—"How is this? What! dined already?" and he looked earnestly at the boy, who became alarmed. Turning again to the dog, with the meat still withheld over him, he said, "Ah! and beef-steak?—Is it possible?" Casting an angry and searching look at intervals toward the boy, he went on—"What!—a wash-tub?—and upset it too!" He at length turned back to the table, and laying the fork on his plate, folded his arms, and looked intently at the culprit. The boy, aghast at these supernatural disclosures, as they seemed, from the dog, confessed the whole, making solemn promises for his future behavior, which became exemplary. The pretended wonder of the artist, the eagerness and disappointment of the dog, and the conscience-stricken amazement of the boy were all presented in vivid light, while he only seemed to be mentioning casually what had occurred.

The following is an incident of a different character, which occurred in the National Convention during the French Revolution, and of which he was an eye-witness. He related it with great effect. Soon after the death of Robespierre, one of his former associates proposed a sanguinary law, which was objected to by a member, who had been a butcher, as unnecessarily cruel. The deputy who proposed it said, with a sneer, that he had not looked for such fine sentiments from one whose trade had been blood. The butcher, a burly, powerful man, starting to his feet as if he would destroy his opponent, exclaimed—"Scelerat! scelerat!! Je n'ai jamais souillé mes mains que du sang des animaux. Voilà les votres!"*

It has been thought that he showed a lack of discernment in judging of character. Whatever might be the truth as to any defect of that sort, it

* "Wretch! wretch that you are!! I have never soiled my hands but with the blood of beasts. Look at you own!"

rarely, if ever, appeared in making unjust imputations; but rather in giving others credit for good qualities which they did not possess. Although he used strong terms in condemning, on some occasions, what he disapproved, he seldom spoke in disparagement of any one; and if he listened, it was with no indication of pleasure at hearing anything to the disadvantage of others. There certainly were cases in which he found that his confidence had been misplaced, but as he was not apt to communicate his motives fully, it was not clear whether it arose entirely from error of judgment, or partly from a readiness to take risks of which he was aware. In some instances he misunderstood the intentions or difficulties and embarrassments of others, and occasionally spoke with warmth where he supposed there was just cause for displeasure, though he was more likely to be quite silent at such times; but no one was more ready than he to make reparation if it was explained to him that he had been unjust. Probably he was supposed to be unfriendly in other instances, when he would have appeared to be entirely kind if he had talked more freely. His nature was affectionate, appearing particularly so toward children, and many of them were his intimate friends, habitually exchanging with him the liveliest pleasantry with perfect freedom.

It is not uncommon with those whose feelings are characterized by great energy, as his were, that from an apprehension, perhaps, lest strong emotion might escape control if expressed in any degree whatever, it is guarded with such entire suppression and reserve that they seem to those around them almost to have no feeling at all, when, in truth, they feel most deeply. A striking instance of this nature may be mentioned of him.

The death of his eldest son, who was named for him, and in person, as well as in some points of character, bore a strong natural resemblance to himself, occurred about four years before his own. They differed in character as the son of a widow, moved by strong incitements to assist in relieving her of care, and to secure his own advancement in the world, might be very likely to differ from one born to the enjoyment and expectation of wealth, and advancing in youth under the auspices of a parent who stood high in public estimation, and possessed powerful influence. Like his father, he had preferred action to the life of a student, and went early abroad, having sailed for China during the war of 1812 in a private armed ship that was prepared to fight her way for a rich cargo, as was successfully done; and he took part in one bloody naval action beside other encounters. Daring in spirit, of a buoyant and generous temper, and eminently handsome, he was a favorite abroad, particularly among the officers of our public ships as he met them in foreign ports; and he had seen much of the world, with various adventures, in China, in South America, and in Europe.

He eventually joined his father's commercial house in Boston, and after a few years of remarkable success, withdrew with a good fortune, and lived in affluence and leisure, amusing himself with field sports, of which he was fond, and varying his life with an occasional tour in Europe. After rearing a beautiful family, he fell the victim of a distressing illness, and died in the prime of life.

At his funeral, his father appeared tranquil as usual, advising on some matters of detail; and having followed the hearse to the place of interment, chose, rather against the suggestions of those near him, to descend

to the tomb under the church, that he might see that all was arranged as he had intended. But when nothing more remained to be done, when the single lamp, by the light of which the coffin had been adjusted in its place, was withdrawn, and the door was closed in darkness and silence on all that remained of one who had been the object of so deep interest from infancy upward, nature prevailed, for one moment only, over all restraint, and an involuntary burst of grief disclosed the depth of sorrow that remained beneath the habitual composure of his manner.

About two years after this, the death of Mrs. Perkins took place, and the dissolution of a tie which had continued for sixty-three years had a visible effect on him. His younger brother, Samuel G. Perkins, Esq., had died blind, past the age of eighty. His own sight was failing. Of all the family left by his father, he and two sisters only remained. His friend through life, the Hon. Harrison Gray Otis, was dead. The companions of his youth and middle age were nearly all gone. Of the association remembered as the "Saturday Club," consisting of some of the most distinguished gentlemen of the town in their day, who, while they found mutual enjoyment in dining successively at the houses of each other, gave hospitable admission to such strangers as deserved attention, only two survived beside himself. The impression had long been habitual with him that the close of his own life was near, and he awaited it with tranquillity. He had lived as he thought it was right to do. There appears to have been no period in which he had been addicted to vice of any sort. His life was marked by self-control; but beside that, he seems to have had an innate purity and love of order that made excess distasteful to him. In the order of events he had found the enjoyment and incurred the responsibility of great success in the acquisition of property, and he had shared it freely with the community in which he lived; his gifts and contributions continuing numerous to the last.

He had become feeble, and moved with difficulty. But an indomitable spirit which remained ready for action still, if anything was to be done, carried him once more from home as far as Washington. This spirit had long before borne him through some passages of ill-health that might have proved fatal if it had not been that the energy with which his mind opened itself to excitement and pleasure always imparted corresponding vigor to his physical frame in a remarkable degree.

Twenty-five years before, being greatly debilitated after a severe illness, he had resolved to try the effect of a voyage to England, though some of his friends feared that he might never return; and he sailed with his nephew and friend, Mr. Cushing, in a new ship belonging to his house. He was so weak that it was necessary to assist him, almost to lift him, on board the vessel. But becoming immediately interested in the management of the ship, and in getting to sea, when the pilot left them in the outer harbor, he was already better for the excitement; he continued to improve during the voyage; and returned in vigorous health.

A few years afterward, being again reduced to much the same state, he left Boston for New York, to embark for Europe in company with his eldest son, (who thought it unsafe that his father should sail without his personal care,) and with his grandson, three of the name. He went from home so enfeebled that his family doubted whether he could reach New York in a condition to be carried on board the packet, (it was before the day of steamships,) and they were surprised to learn, after waiting with

solicitude, that he was so well after the journey as to accompany his friend, Mr. Otis, whom he met there on his arrival, to the theatre in the evening.

At that time he went into Italy, where he had not been before, and as might be supposed, looked with lively interest on the wonders of history and art to be seen there. An American statesman of the most distinguished character, who recently passed a winter in Rome, mentioned to an acquaintance who called on him that, when he arrived there, he heard accidentally in inquiring for places of residence that a house once occupied by Col. Perkins could be had, and that he lost no time in securing that house, being confident that it had been well chosen, which, to his great comfort, he found to be as he had anticipated.

After the decease of Mrs. Perkins, some important business in which he was concerned required attention at Washington, and his courageous spirit still rising above the infirmities of age, he made one more journey there, resolved to see to it himself. While there he was concerned to find that work was likely to be suspended on the monument to the memory of Washington. On his return home, he took measures to rouse fresh interest in the work, and a considerable sum was raised for it, through his exertions. His action in reference to this has been publicly alluded to, since his decease, by the Hon. Robert C. Winthrop, late Speaker of the House of Representatives in Congress, who, at the close of an eloquent speech addressed to the Massachusetts Charitable Mechanic Association, at their annual festival in Faneuil Hall, in October last, spoke as follows:—

“The memory of your excellent and lamented President (Mr. Chickering) has already received its appropriate and feeling tribute. I can add nothing to that. But I will venture to recall to your remembrance another venerated name. You have alluded, in the sentiment which called me up, to an humble service which I rendered some years ago, as the organ of the Representatives of the Union, at the laying of the corner-stone of the National Monument to Washington. I cannot but remember that the latest efforts in this quarter of the country to raise funds for the completion of that monument, were made by one whose long and honorable life has been brought to a close within the past twelve months.

“I cannot forget the earnest and affectionate interest with which that noble-hearted old American gentleman devoted the last days, and I had almost said the last hours, of his life, to arranging the details and the machinery for an appeal to the people of Massachusetts, in behalf of that still unfinished structure. He had seen Washington in his boyhood, and had felt the inspiration of his majestic presence; he had known him in his manhood, and had spent two or three days with him by particular invitation at Mount Vernon, days never to be forgotten in any man's life; his whole heart seemed to be imbued with the warmest admiration and affection for his character and services; and it seemed as if he could not go down to his grave in peace until he had done something to aid in perpetuating the memory of his virtues and his valor. I need not say that I allude to the late Hon. Thomas Handasyd Perkins. He was one of the noblest specimens of humanity to which our city has ever given birth;—leading the way for half a century in every generous enterprise, and setting one of the earliest examples of those munificent charities which have given our city a name and a praise throughout the earth. He was one of your own honorary members, Mr. President, and I have felt that I could do nothing more appropriate to this occasion—the first public festive occasion in Faneuil Hall which has occurred since his death—and nothing more agreeable to the feelings of this association, or to my own, than to propose to you as I now do—

“The memory of THOMAS HANDASYD PERKINS.”

For a long time he had been deprived of the use of one of his eyes which was blinded by cataract; how long he could not tell with accuracy,

for the discovery that it was useless, and that he saw only with the other, was made by accident and much to his surprise; but it must have been more than twenty years. Opening it one morning while the right eye was buried in the pillow, he found himself unable to perceive any objects about him. For many years, however, he saw well enough for common purposes with the other; but more recently even that one had caused him so much trouble that he lived in fear of total blindness. Early in 1853, cataract appeared in that eye also, and was making such rapid progress that in a few weeks all useful vision was lost. Under these circumstances, he resolved to submit to an operation on the one that had been so long obscured. It was successfully performed by Dr. H. W. Williams, of Boston, the cataract being broken up in the month of March. Some time was necessary for the complete absorption of the fragments; but in less than three months the pupil had become entirely clear, and by the aid of cataract glasses, he could not only see large objects as well as ever, but could read the newspapers, and even the fine print in the column of ship-news. His sight was at times rendered feeble afterward by the general debility of his system, and he never recovered the power of reading and writing with entire ease; but to do both in some degree was an advantage, in comparison with total loss of sight, that could hardly be appreciated, particularly as it enabled him still to manage his own affairs, which he always wished to do, and did to his last day, even keeping his books with his own hand, excepting for a few months of his last year, when the entries were made from his dictation.

In this, the last year of his life, he gave one more remarkable proof of his continued interest in what was going on about him, and of his readiness to aid liberally in all that he deemed important to public welfare and intelligence. A large and costly building had been erected for the Boston Athenæum by contribution from the public, liberally made for that purpose that there might be such an one as would correspond to the aspirations of the accomplished scholars who, fifty years before, had founded the institution. A fund was now to be provided for annual expenses and for regular additions to the library. With this view, an effort was made to raise a fund of \$120,000. As Col. Perkins had already done a great deal for the Athenæum, no application was made to him for further aid. He, however, voluntarily asked for the book containing the largest class of subscriptions, and added his name to those contributing three thousand dollars each. Soon afterward he inquired of the president of the Athenæum what progress had been made, and was told that the subscriptions amounted to eighty thousand dollars, all of them being, however, on the condition that the full sum should be made up within the year; that everything possible seemed to have been done; but that as people were leaving town for the summer, nothing further could be obtained until the autumn, and that it was doubtful whether the object could be effected even then, by raising forty thousand dollars more, as the applications appeared to have been thoroughly made by a numerous committee. He then gave his assurance that the attempt should not be suffered to fail, even for so large a deficit as that, and agreed to be responsible for it, in order that the subscriptions already obtained might be made binding; stipulating only that nothing should be said of this until the expiration of the 1st day fixed, and that the efforts to obtain it from the public should not be at all relaxed in the mean time. Further assistance from him, however,

was rendered unnecessary, chiefly by the noble bequest of Samuel Appleton, Esq., a man of liberality and benevolence like his own, who died during the summer, leaving the sum of two hundred thousand dollars to trustees, to be distributed at their discretion for scientific, literary, religious, or charitable purposes. The trustees appropriated twenty-five thousand dollars of this to the fund for the Athenæum, and the remaining sum of fifteen thousand dollars was easily obtained by further subscriptions at large. But the assurance given by Col. Perkins, although any call on him thus became unnecessary, was useful in warranting that confidence of success which helps, in such cases, to secure it.

In January following (1854) he found it necessary to submit to a slight surgical operation for the removal of some obstruction that troubled him. He had passed most of the day, the 9th, in attending to his domestic payments for the preceding year, arranging the papers himself with his usual method in business. The operation was successfully performed by Dr. Cabot, his grandson; and he went to bed with the agreeable prospect of finding himself relieved for the remainder of his life of what had, for some time, made him uncomfortable; but with a caution, too, from his surgeon, not to rise the next morning but remain in perfect quiet. In such matters, however, he had habitually judged and chosen to act for himself; and in this instance he gave too little heed to the caution, refusing, too, to have any attendant in his chamber, as had been recommended. He passed a good night, and feeling only too well after it, chose to rise rather early the next day. After being partly dressed, becoming faint, he was obliged to lie down on the sofa, and never left it. He became more and more feeble through the day; and falling into a state of unconsciousness toward evening, he continued to breathe for some hours, sleeping without pain or distress, and died tranquilly on the morning of the 11th, soon after midnight, in the 90th year of his age.

The impression of his character left on the community was such as had been sketched, a short time before, in language that admits of no improvement, and needs no addition, by the Hon. Daniel Webster, in a note written with his own hand on the blank leaf of a copy of his works, presented to Col. Perkins:—

“WASHINGTON, April 19, 1852.

“MY DEAR SIR:—If I possessed anything which I might suppose likely to be more acceptable to you, as a proof of my esteem, than these volumes, I should have sent it in their stead.

“But I do not; and therefore ask your acceptance of a copy of this edition of my speeches.

“I have long cherished, my dear sir, a profound, warm, affectionate, and I may say a filial regard for your person and character. I have looked upon you as one born to do good, and who has fulfilled his mission; as a man, without spot or blemish; as a merchant, known and honored over the whole world; a most liberal supporter and promoter of science and the arts; always kind to scholars and literary men, and greatly beloved by them all; friendly to all the Institutions of Religion, Morality, and Education; and an unwavering and determined supporter of the Constitution of the country, and of those great principles of Civil Liberty, which it is so well calculated to uphold and advance.

“These sentiments I inscribe here in accordance with my best judgment, and out of the fulness of my heart; and I wish here to record, also, my deep sense of the many personal obligations, under which you have placed me in the course of our long acquaintance.

Your ever faithful friend,

“DANIEL WEBSTER.

“To the Hon. THOS. H. PERKINS.”

Although private interment is most common now, it seemed inappropriate for one who had filled so large a space in public regard. The funeral service took place at the church of the Rev. Dr. Gannett, where he had long worshipped, and was marked by one incident peculiarly touching in its association. The solemn music, usual on such occasions, was impressively performed by a large choir of pupils from the Perkins Institution for the Blind, who had requested permission to sing the requiem for that friend through whom they enjoy the comforts of their spacious dwelling. A further proof of their regard for his memory was seen, but lately, in gleams of pleasure lighting their faces on being promised that they should soon listen to this story of his life.

Art. II.—COMMERCIAL AND INDUSTRIAL CITIES OF THE UNITED STATES.*

NUMBER XXXIX.

NEW YORK AND PHILADELPHIA.

MR. ROBERTSON, the author of the volume, the title of which we have placed at the foot of this page, sailed from Liverpool for New York in the Collins steamer "Atlantic" on the 16th of November, 1853, and passed a few months in the United States in the winter of 1853-4. During that time he visited most of the leading commercial and industrial cities of the Union, picking up, as he went along, a considerable amount of information upon various subjects, generally, however, relating to the material interests of our country. Mr. Robertson, as a manufacturer and merchant, directed his special attention to those subjects with which it is the business of mercantile men, having commercial relations with the States, to make themselves more or less acquainted. The information thus acquired, is communicated in an intelligible manner, and with a degree of accuracy that is highly creditable to the author's candor and fairness, and the whole is given in a small compass.

The subjects are connected by a brief narrative, in order to give variety to what might otherwise be deemed tedious. This arrangement has been convenient for the more natural introduction of the topics which are brought under review.

After Mr. Robertson's arrival in New York, he visited Philadelphia, Baltimore, Richmond, Charleston, New Orleans, Louisville, Washington, Buffalo, and Lowell, and has introduced a variety of statistics, touching the trade and industry of each.

These statistics will not, however, be particularly new to the readers of the *Merchants' Magazine*, as all of them have been embodied in its pages. His remarks are generally judicious, and he seems disposed to speak without prejudice on all topics falling under his notice.

During the first few weeks Mr. Robertson was in the States, as he informs us, he was much impressed with their apparent wealth. On this

* A Few Months in America, containing Remarks on its Commercial and Industrial Interests. By JAMES ROBERTSON. 12mo., pp. 230. London: Longman & Co. Manchester: James Galt & Co. 1855.

subject he remarks:—"The solidity of the buildings in the cities, the immense quantities of produce brought to the sea-ports, the activity of the people, and their liberal, I might say, their profuse expenditure, led me to form a high opinion of the great natural resources of the country. With longer experience, and with more information, those opinions were much modified. The country is not so rich as it seems to be at first sight, though its wealth is more equally diffused than in England, and is much more freely expended.

"I would here venture to make a remark which more properly should have formed a part of the text. The New Englanders—the Yankees, properly so called—are essentially a commercial people. Their natural inclinations lead them to trade—to manufacture—to drive a bargain—to speculate. To secure a field for the exercise of this their peculiar talent, they have encouraged, and succeeded in establishing, an illiberal commercial policy throughout the Union, under favor of which, undertakings of various kinds have thriven that otherwise would not have existed for many months. By means of protection, undertakings have been fostered that are a tax upon the community; and their profits have been made at the expense of the nation. Hence, capital has been diverted to unnatural channels, and the average rate of profit has been diminished throughout the Union.

"On this account, the New England States, to some extent Pennsylvania, and part of Louisiana, may be said to be burdens on the industry of the other States in the Union, and to prosper at their expense. Were the other States to inaugurate a more liberal policy, and to introduce the principles of free trade, I venture to believe that in a few years the population of the New England States would be considerably diminished, and that in the meantime, emigration would go on towards the West as actively as it has done in recent years from Ireland."

The people of the United States are not only "profuse" in their "expenditures," but extravagant to a degree amounting to prodigality. We sincerely believe that Americans, particularly in the city of New York, are the most extravagant people on the face of the earth. There are men, merchants in that city, who live in houses costing \$100,000, and expend at the rate of \$25,000 or \$30,000 per annum, and some of the wives of these men and merchants wear thousand-dollar shawls, and other things to match. The sound, wholesome, prudential, and economical proverbs of honest Ben Franklin are repudiated, and we have heard them designated as "scoundrel maxims."

Without, however, moralizing on the extravagance of our people, we proceed to give a few brief extracts from Mr. Robertson's book, with special reference to the several commercial and industrial cities of "the States." We begin (in the order of his travels) with the city of New York, the point at which he arrived on the 29th of November, 1853:—

BROADWAY THE REPRESENTATIVE OF NEW YORK.

"As New York may be said to represent America, so may Broadway be said to represent New York. At one end, it is the center of the Commerce of the city, and at the other, of its fashion. It contains the handsomest buildings in the city; all the large hotels, some of the large stores, and all the most fashionable and most expensive shops. At the south end its pavement is busied with mercantile men, in active pursuit of their business, and its center is crowded with omnibuses freighted with passengers, and wagons loaded with goods. Be-

yond its commercial limits, the omnibuses still continue to ply, but largely interspersed with brilliant equipages; and its side-walks are thronged with ladies, richly, I might almost say gaudily, dressed, whose chief occupation seems to be, to admire the tempting wares which are exhibited in the shop windows, and to spend the money which their husbands or other relatives strive to make at the lower end of the street. Thus one end of Broadway may be said to represent the active commercial spirit of the city, and the other its extravagance and gaiety.

"The other parts of the city proper have no special attractions, except for their Commerce; but in the northern end, many of the streets contain very handsome houses, the residences of the wealthier merchants."

What our author says of the "excessive filthiness" of New York city, it must be admitted is generally just, although that filthiness has been somewhat abated under the energetic and efficient administration of Mayor Wood.

FILTHINESS OF NEW YORK.

"A great drawback to the attractiveness of New York arises from its excessive filthiness. Till I went there I had never seen such a dirty city. Although the weather was then fine, and it had been dry for some time previously, yet parts of some of the streets were almost impassable from mud and pools of dirty water. Many of the streets had not been cleaned for years, and although the citizens complained bitterly of the nuisance, their remonstrances passed unheeded. Even Broadway, the resort of the beautiful, the gay, and the fashionable, in some places was not much better than others. Opposite the hotel at which I lived, there was a large pool of water at least 200 feet in length, and of width sufficient to prevent any one from attempting to leap across it without the risk of going up to the ankles. In other parts of Broadway matters were not much better; and I have seen some of the inhabitants not hesitate to throw their ashes and dirty water into the middle of the street."

Mr. R. then goes on to show that the state of things above described did not arise from scarcity of means at command to effect improvement, quoting from official documents the taxes levied in the city, which he considers "unusually large."

On his return to the city in the spring of 1854, he found Broadway "in the most beautiful order," presenting "a striking contrast to what it had been six months before."

As a contrast to the expenditure of the city of New York, Mr. Robertson says that Manchester, (England,) with a population of more than half that of New York, amounted in 1853, exclusive of poor-rates, to £101,222, a little more than \$500,000; while the taxes levied in New York in 1853 amounted to \$5,067,275, of which sum \$4,704,789 were collected, and of this amount \$3,311,741 were appropriated for the expenditure of the city government. By referring to Controller Flagg's report for the year ending June 30th, 1854, we find that the expenditures for that year were \$3,706,593, or upwards of \$3,000,000 more than the city of Manchester, with more than half the population. And yet, Mr. Robertson affirms, and we place entire confidence in his statement, "that in respect to the efficiency of its police force, and its fire department, the cleanliness of its streets, its pavements, its general sanitary condition, and indeed the entire administration of its municipal affairs, Manchester is under far better management than New York."

With one more extract from the chapter devoted to New York, we pass on to other cities visited by the author:—

CHARACTER OF NEW YORK MERCHANTS, ETC.

"For that activity, and what they themselves denominate 'smartness,' the New York men of business claim pre-eminence in the Union, and I believe they do so with much justice. The extent and variety of the New York Commerce, and the multitude of people with whom the merchants come in contact, favor confidence in themselves, quickness of apprehension, and promptitude in action, and these are the qualities which form the character of a smart man. It may be questioned, however, whether these qualities form the character of a merchant, properly so called; or, whether the turmoil and constant excitement in which New York business is carried on, is favorable to the prudent management of those operations which require much consideration and foresight. Hence, as is contended by some conversant with the business of New York, much of that more properly called mercantile—in contradistinction to that conducted by dealers and commission agents—and extending to a distant period, is conducted by merchants in Boston and Philadelphia. Undoubtedly most of the trade of the port is carried on by merchants resident there, but as New York offers the best point for shipment of home produce, and for the distribution to the interior of foreign commodities, merchants of the other cities I have named, transact much of their business through this city, finding it to afford them the largest, and frequently the most advantageous market.

"As a specimen of the smartness of New York men, I may repeat what was related to me by a German merchant, who had opportunities of knowing something of the nature of the Commerce of the city.

"A dealer has a quantity of goods which he is anxious to sell. A buyer presents himself, but his credit is not undoubted. Wishing, however, to secure the sale of his goods, and at the same time desirous of avoiding any undue risk with the buyer's long-dated acceptance, the dealer endeavors to find out at what rate this acceptance can be 'sold on the street.' If, though that should be at a high rate of discount, there still remain a profit on the sale, that is at once effected, and the transaction is closed. With the acceptance he has no further concern; for as selling a bill on the street means 'without recourse,' his liability ceases when the bill passes out of his possession."

From statistics derived chiefly from the *Merchants' Magazine*, Mr. Robertson exhibits in a comprehensive form the sudden rise and unprecedented progress of the Commerce of New York. "The proud position," he says, now occupied by New York as the first commercial city of the New World, insures it a still more rapid progress and yet higher pre-eminence.

On the evening of the 14th of November, 1853, Mr. Robertson left New York for Philadelphia, and devotes some dozen pages of his book to its population, Commerce, industry, and other matters of kindred interest.

PHILADELPHIA AND NEW YORK CONTRASTED.

"A marked change is perceptible in the character of the people, in comparison with what is seen in New York. The streets are much less bustling, and the tone of the place altogether much more subdued, partaking, as one might almost suppose, somewhat of the quiet earnestness peculiar to its founders. In population, wealth, enterprise, and activity, it is inferior to New York; and its progress in recent years, though very striking, has been much less rapid. However, as the port of a State, scarcely second to any in agricultural, as well as mineral wealth, it will, with the development of these resources, become a city of much importance.

"Till about the year 1820, Philadelphia was the largest city in the States; but about that period it was outstripped by its great rival New York, and every year since that time, the disproportion between them has become more and more marked. Still its progress has been very striking; and in almost any other country in the world would have excited surprise.

"The condition of the population of Philadelphia does not present the same

extremes of wealth and poverty—luxury and misery—that is to be found in New York. Though it has a smaller population, it has more houses—an indication of the more comfortable circumstances of the masses; and in consequence, it may be, of the small immigration at this port.”

FOREIGN COMMERCE OF PHILADELPHIA.

“The foreign Commerce of the city does not show the same progress as its population, and is no indication of its wealth. Indeed, in comparison with the earlier years of the century, it would be difficult to say whether it has increased or diminished. Till very recently it had declined, but within the last three or four years a favorable change has taken place.

“By the recent extension of their communications with the West, the inhabitants are sanguine that their city will become a large market for the distribution of foreign merchandise. Indeed, it is that already, but its supplies are to a large extent received at second hand in New York. The merchants are now striving to emancipate themselves from this dependence on their rival, and by the appointment of a line of screw ocean steamers, bringing them into direct intercourse with Europe, they expect to bring direct to their port a large portion of those commodities which have heretofore reached them through other channels. These improvements in their internal communications, and foreign intercourse, will, at the same time, favor the increase of the export trade of the city.

“The imports consist of dry goods, iron, cotton, sugar, and other articles of general domestic consumption, most of which till recently was used within the State. By the improvement of the railways and canals, a considerable portion of the imports are now forwarded for distribution in the West.

“The exports consist of wheat, flour, corn, provisions, coal, &c., nearly all of which are the productions of the State, for thus far a very small portion of the heavy products of the West find this route a convenient outlet to the sea. The exports of breadstuffs alone, in 1853, were worth \$3,736,098; and, in 1852, there were shipped from Richmond—which almost joins Philadelphia—1,236,649 tons of coal.”

PHILADELPHIA AS A MANUFACTURING CITY.

“As a manufacturing city, Philadelphia occupies the second place in the Union. In 1850, she had \$33,737,911 capital invested in manufactures. At the several establishments 59,106 people were employed, and the value of the produce of their labor amounted to \$64,114,112. This information is derived from the census, but, in the report of the Philadelphia Board of Trade, it has been shown that the statements in the census are very imperfect and unreliable, and that, in reality, the manufactures of the city are greater than here shown.”

With a few more paragraphs from Mr. Robertson's book, touching the “industrial and commercial interests of Philadelphia,” we bring the present paper to a close. These extracts, as will be seen, relate to the several *causes which have combined*, in the author's estimation, *to injure the trade of Philadelphia*. These causes, he says, were—

“The opening of the Erie Canal, which brought New York into easy and cheap communication with the West, drawing the traffic of those immense regions to its harbor; the mineral wealth of the State of Pennsylvania, to the development of which the attention and capital of its merchants were too largely directed, at an early period, and before other circumstances rendered it possible that the mines could be worked—the capital being diverted from the more legitimate trade of the city and port; and finally the failure of the United States Bank, and the ruin in which it involved the capitalists of the State.

“Philadelphia is in nearer communication with the West than New York, even with Lake Erie, and much more so with the Ohio and the far West; and therefore, had its citizens been attentive to their own interests, they would not have lost the opportunity of drawing to their harbor the products of the West. While, however, New York pressed forward its great undertaking, the Erie Canal, the

Philadelphians looked idly on, and were made sensible of the consequences of their neglect, only when too late to remedy their error. The bulky and heavy produce of the West—the products of agriculture and of the forest—will seek the cheapest route to the sea-board, and that is obtained by the Erie Canal. For the conveyance of such articles other channels can be merely supplementary to that route.

“The extensive introduction of railways into the States led many to believe that, as Philadelphia was at a less distance from the leading points of the West than New York, she might be able, by her railway connections, to recover much of the carrying trade, which rightly belonged to her situation, but which, by the opening of the Erie Canal, had slipped out of her hands. This expectation is more sanguine than reasonable. For the carriage of articles of country produce, of great bulk and weight in proportion to their value, and which have to be conveyed a long distance, canals seem to offer the cheapest, though not the most expeditious route; and at the points of transshipment, either on the lakes, rivers, or on the sea-board, they present greater facilities for the loading and unloading of cargoes than can be offered at any railway terminus; and those facilities are obtained at a much smaller cost—an important consideration where cheapness alone can enable the trade to be pursued to advantage. To these add, that the quantities of produce coming forward annually is much greater than can be readily conveyed by any ordinary channel.

“When the New York Canal and the railways which connect that city with Lake Erie are completed, they will have the capacity of carrying to the east coast in a season 9,000,000 tons of produce, while the railways of the State of Pennsylvania, running to the same quarter, can carry only 1,700,000 tons. True enough, other works are in progress, or in contemplation, which will enlarge her carrying power to between five and six million tons per annum, but they will not be in operation for some years to come.

“The goods carried westward are very much lighter in proportion to their value than those brought to the east, and consequently are of far less total weight. In that case, cost of carriage will not add nearly so much to their value. It is therefore highly probable that, from Philadelphia being nearer to the West, and, indeed, in the line of direct communication between New York and the Ohio, she may supply that great valley with a large portion of the goods received from the east coast. Indeed, she now claims to be the great distributor of the West, but with more enterprise on the part of her merchants, she may hereafter make that claim with more solid pretensions.

“The natural and acquired advantages of New York city, and the position she now occupies, will, for a long period, if not entirely, defeat any hopes that may be entertained in Philadelphia of competing with her with any success, even in the import trade. Still, the position Philadelphia holds in respect to the West, ought to encourage her merchants to make an effort to diminish the disparity now existing between the Commerce of the two cities.

“The distance of Philadelphia from the ocean—nearly one hundred miles—and the limited accommodation afforded by her harbor, are by many deemed insuperable obstacles to her ever becoming a great commercial city. Those obstacles are, however, only apparent, for the Delaware is at all times navigable to the largest merchantmen, and the wharves can be extended to double their present length. After the all but insurmountable obstructions which were removed in the improvement of the navigation of the Clyde, by the enterprise of the merchants of Glasgow, and after the triumphant success which has resulted from that undertaking, the citizens of Philadelphia have no need to fear for the prosperity of their city, if they be only true to themselves.

“By the opening up and extension of their western communications, by railways and canals; by the improvement and enlargement of their river and harbor; and by the encouragement of increased intercourse with Europe—in all of which undertakings they are now embarked—they will go far to recover much of that commercial prosperity which was lost through neglect or mismanagement, and they will come near to realize some of those hopes, which they so generally and so very sanguinely entertain.”

We designed, when we commenced this article, to have followed our traveler in his visits to the other points of observation embraced in his tour. But the great length of the interesting memoir of that "Prince of Merchants," the late Thomas H. Perkins, in a former part of the present number, compels us reluctantly to defer the subject to a more convenient opportunity.

Art. III.—THE PHYSICAL GEOGRAPHY OF THE SEA.

LIEUTENANT MAURY has already won a distinguished reputation as an explorer of science, in association with the National Observatory, and his recent work, upon "*The Physical Geography of the Sea*,"* will cause no diminution of his well-earned fame. In this work he has presented us the result of profound study and observation, acute analysis, and logical deduction, throwing valuable light upon navigation and the physical causes bearing upon it, in connection with the laws which regulate the winds and currents, and other phenomena of the sea. It will doubtless exercise a beneficial influence upon nautical science, and consequently upon the maritime enterprise which is prosecuted upon the ocean.

It appears that the treatise is in some measure based upon the facts indicated by "*The Wind and Current Charts*," which were constructed from the collected experience of navigators, respecting the winds and currents which prevail in different parts of the ocean. The charts, thus founded upon the observations of successive navigators who recorded the observations made at the time, are ascertained to be of practical advantage in determining what would be the circumstances bearing upon any particular voyage, and have tended to diminish the duration of voyages, by enabling mariners to select their courses according to the indications of the chart.

It was formerly customary for navigators to take their courses by what were termed "track charts," which defined the tracks of previous voyages, and thus the ocean was coursed by prescribed roads, which were pursued with almost as little deviation as the turnpike roads of the land. In consequence, with a view to the solution to improved tracks, and the more thorough exploration of the ocean, inducement was proffered, through the agency of the National Observatory at Washington, for masters of vessels to send an abstract log of their voyages to the Department, on condition that they should be provided with a copy of the charts and the sailing directions founded upon them. The result thus far has been an improved knowledge of the best tracks of navigation, and the consequent diminution of the time employed and the distances required to be sailed in such courses.

From the advantages which had been derived from those observations, and the probable benefit of their continuance, the General Government invited all the maritime States of Christendom to a general conference, with a view to a uniform system of observation of the character which has been described. On the 23d of August, 1853, the conference was held at Brus-

* *The Physical Geography of the Sea.* By M. F. MAURY, LL. D., Lieut. U. S. Navy. New York: Harper & Brothers. 1855.

sels. It was constituted of representatives from the United States, England, France, Russia, Norway, Sweden, Holland, Denmark, Belgium, and Portugal.

A uniform plan of observation which should be conducted on board the vessels of the respective countries was recommended. Co-operation in the same cause was subsequently proffered by Spain, Prussia, Hamburg, the republics of Bremen and Chili, and the empires of Austria and Brazil. The minute records of meteorological and other observations which will doubtless be made by the vessels of those nations, will probably furnish the basis of more improved charts.

The present work contains precisely those scientific observations and deductions which might be anticipated from the investigations to which allusion has been made; and they relate to the circulation of winds and currents, the temperature and depths of the sea, its inhabitants, and the phenomena which it sometimes assumes. We are presented with a philosophical view of the Gulf Stream, which the author terms one of the most marvelous things in the sea; he calls it "a river in the ocean," whose banks and bottom are of cold water, and whose current is warm, with its fountain in the Gulf of Mexico, and its mouth in the Arctic Seas; with a speed more rapid than the Mississippi or the Amazon, with waters as far out from the Gulf as the South Carolina Coast, of an indigo-blue, yet the track so distinctly marked that its line of junction with the common sea water can be discerned by the eye; the water of a quality which appears to possess but little chemical affinity with the ordinary water of the sea. The actual causes which have produced the Gulf Stream have not been ascertained. A theory has been started that it draws its current from the Mississippi—a theory which has been exploded. Others have maintained that it is produced by the escaping waters which have been forced into the Caribbean Sea by the trade winds, the pressing of those winds upon the water forcing up into that sea a head for the stream, a cause which the writer does not deem adequate to the effect.

It would seem that this current exercises an important agency in the physical economy of the ocean. The Niagara is an immense river, descending into a plain, and its channel is lost as it unites with Lake Ontario; but the waters of the Gulf Stream, to quote the language of the author, "like a stream of oil in the ocean, preserve a distinctive character for more than three thousand miles." Constituting a species of conducting pipe, it is supposed to exert an influence upon climate. He remarks that it is now no longer to be regarded merely "as an immense current of warm water running across the ocean, but as a balance-wheel, a part of that grand machinery by which air and water are adapted to each other, and by which the earth itself is adapted to the well-being of its inhabitants." It is termed by mariners the "weather breeder" of the North Atlantic Ocean, being swept by the most furious gales; while the fogs of Newfoundland, which so much impede navigation, are believed to be derived from the vast bodies of warm water which are carried through it to that sea.

We are informed that several years ago, inquiries were set on foot by the British Admiralty regarding the storms which prevailed in certain parts of the Atlantic with disastrous results to navigation, and the conclusion to which the investigation arrived was, that they were "occasioned by the irregularity between the temperature of the Gulf Stream and of

the neighboring regions, both in the air and water." This ocean river appears, however, to have been formerly a sea mark of navigation more generally than at the present time, in consequence of the greater skill of seamen and the greater accuracy of nautical instruments in our own day. As early as 1770, the more rapid voyages which were made between our own country and Europe by one class of vessels than by another, were supposed to have been caused by the knowledge of the track of the Gulf Stream.

Another important office performed by this current is, that it furnishes a refuge which supplies a summer heat in mid-winter to mariners, on their approaches to our northern coasts, from the snows and tempests of that season.

A consideration of the nature of the atmosphere constitutes an important part of the geography of the sea. As there are ascertained to be uniform currents in the sea, so also there are regular currents in the atmosphere. Two zones of perpetual winds extend around the earth, which blow continually, and are alleged by the author to be as constant as the current of the Mississippi. The laws which regulate the winds are uniform, and so are their general courses. Their *primum mobile*, or original cause, is ascribed to heat; but other causes in combination act upon them.

We are likewise presented—in connection with a view of atmospheric laws—with a consideration of the red fogs which are sometimes met near the Cape de Verd Islands, as well as of those showers of dust which are precipitated in the Mediterranean, termed "Sirocco dust," and by others "African dust," since they are usually driven by winds supposed to proceed from the Sirocco Desert, or some other parched portion of Africa. Although the vessel may be a hundred miles from land, these showers of dust—of a bright cinnamon color—frequently fall in such quantities as to cover the entire sails and rigging. We are presented with philosophical arguments indicating whence these showers proceed, and how they are blown from the shore and circulated through the atmosphere.

A considerable portion of the volume is devoted to a consideration of "the magnetism and circulation of the atmosphere." It is maintained that heat and cold, rains, clouds, and sunshine, are distributed over the earth in accordance with uniform laws. Indeed, the influence of magnetic forces—a subject which has formerly been but partially investigated—is considered in its relation to the circulation of the atmosphere, and even the effect of geographical configurations of territory, is traced in its influences upon climate.

We are told that the sea, like the air, has its system of circulation; and that there are currents running hither and thither, modifying submarine climates, which, like those of the land, furnish resorts for different classes of the inhabitants of the ocean. It must be admitted that the circulation of the waters bears a shade of analogy to sanguineous circulation, although the present state of knowledge upon the subject appears to be somewhat meager. Proof of the circulation of sea water is even derived from the existence of those minute insects that have quarried from the sea those coral islands, reefs, and beds which abound in the Pacific Ocean, constructing shell-like groves, grottoes, and palisades amid the crystal depths, and which without currents supplying new drops for their aliment, would have perished in the very drop of water in which they were produced. Hence,

we say, says the author, "that the sea has its system of circulation, for it transports materials for the coral rock from one part of the world to another, its currents receive them from the rivers, and hand them over to the little mason for the structure of the most stupendous works of solid masonry that man has ever seen—the coral islands of the sea."

Light, heat, electricity, and magnetism, are the forces which are supposed to cause circulation to the atmosphere; but electricity and magnetism are believed to perform an important office in giving dynamical force to the waters in the system of circulation. Marine currents are believed to derive their motive powers from heat; but the author assumes that an active agency in the system of marine circulation is exerted from the salts of the sea, through the medium of winds, marine plants, and animals. In reference to the influence of animal life upon marine circulation, it is remarked that a single little insect secretes from a single drop of water a certain amount of solid matter, constituted of lime, for his cell. By this subtraction the specific gravity of this drop of water is changed, and it must accordingly be displaced by another drop, and it moves about until the original specific gravity is recovered; and here we find one of the principal elements of circulation derived from animal life. Thus it is that these minute insects perform their part in the economy of creation.

As the sea is divided into regions, characterized by peculiar winds, the clouds perform important offices relating to the production of rain and snow, and causing variations of climate. In that part of the work treating of the geological agency of the winds, the author concludes that the vapor which is condensed into rains, for the valley of the great American lakes of the Northwest, as well as the Mississippi valley generally, and which is carried off by the St. Lawrence, is not derived from the Atlantic, but is taken off by the southeast trade winds of the Pacific Ocean. The precise depth of what is denominated "blue water," is unknown. Soundings of great depth have been reported by officers of our navy—one of 34,000 feet, and another with a line of 39,000 feet. Minute insects have, moreover, been brought up from a depth of more than two miles below the sea level—a portion of that variety of animalculæ, some of which cause the sea to glow as by the influence of phosphorescence. Charts indicating the temperature of the Atlantic, in its various parts, have been constructed from actual observation.

It appears that the highest temperature of the sea occurs during the month of September, and the lowest in the month of March; while upon the land February is deemed the coldest, and August the hottest month. It is likewise maintained that the climate of our own hemisphere is modified by the curve of the line against which the sea dashes in the other.

It is well known that the ocean has its "drift," depending upon causes which have not been ascertained by the present state of nautical science, and that it is subject to violent periodical commotion, from reasons which have not been analyzed. Tracts of colored water—either crimson, brown, black, yellow, or white—have often been perceived, which are supposed to be derived from animal or vegetable organisms. In the present work we have a discussion of the causes which influence the occurrence of tempests, and charts have been constructed, or are in the progress of completion at the Observatory, designed to show the direction and usual time of the occurrence of fogs, calms, light winds, rains, and storms, in the various parts of the sea.

Having pointed out some of the prominent features of Lieut. Maury's able treatise, to which we have been indebted for the facts in the present paper, it may be remarked in conclusion, that it is a valuable work, indicating the author to be profound in science, who has explored with signal ability the laws which govern the ocean, and in this labor he has done an important service to the cause of navigation. The volume is provided with numerous plates which illustrate the text, and it will doubtless attain a wide circulation.

Lieut. Maury dedicates his book to George Manning, Esq., "as a token of friendship and a tribute to worth." Mr. Manning is an intelligent and well-known merchant of New York city. A personal acquaintance of several years, enables us to say that there is no one whom we would be happier to see the recipient of the compliment.

ART. IV.—COMMERCIAL AND INDUSTRIAL CITIES OF EUROPE.

NUMBER XIII.

*FRANKFORT-ON-THE-MAINE, GERMANY.

FRANKFORT—GEOGRAPHICAL POSITION—HISTORY—GOVERNMENT—ITS POPULATION AND ENORMOUS WEALTH—RESTRICTIONS AS TO CITIZENSHIP—THE RIVER MAINE—PRODUCTS AND MANUFACTURES—GERMAN RAILROADS—PROFITABLE INVESTMENT—THE BANKERS, BROKERS, MERCHANTS, AND TRADES-PEOPLE OF FRANKFORT—BANKING ON THE AMERICAN PLAN—DEALERS IN COTTON GOODS, RIBBONS, LACES, JEWELRY, BOOKS, CHEMICALS, ETC.—WORKINGS OF THE ZOLLVEREIN—THE FUR TRADE OF GERMANY—THE PROPOSAL OF SECRETARY GUTHRIE TO ADMIT HATTERS' FUR DUTY FREE—SHIPMENTS OF GERMAN WINE, CIGARS, HOSIERY, AND WOOLEN CLOTHS TO THE UNITED STATES—THE SALARIES OF CLERKS, THE WAGES OF MECHANICS, LABORING MEN, AND SERVANTS—GERMANY IN ITS POLITICAL ASPECT—THE GERMANIC CONFEDERATION—AUSTRIA, PRUSSIA, AND THE MINOR POWERS, ETC., ETC.

THE famous commercial city of "*Frankfort-am-Main*," one of the four free cities of Germany, capital of State of same name, and seat of the German government, is situated on both sides of the River Maine, in latitude $50^{\circ} 8'$ north, longitude $80^{\circ} 36'$. The city proper is on the north, and its suburb, Sachsenhausen, with which it communicates by a substantial stone bridge of fourteen arches, on the south side of the river.

The old town of Frankfort is antiquated, ill-built, and irregular; but the new town has many noble public and private buildings, and fine thoroughfares, including the Zell, New Mayence-street, Alle, a fine quay along the Maine, the horse-market, &c. The territory of the city, fixed by the Congress of Vienna, contains ninety-five square miles, some 70,000 inhabitants, and 5,000 houses. The government is republican, according to the constitution of May 16, 1816. It has two burgomasters, chosen annually, a legislative senate, and an executive assembly.

Frankfort has the first seat among the free cities, and was a free imperial city in 1154; its rights and privileges being confirmed by the peace of Westphalia. It was made a free port in 1831; is also one of the four great emporiums for supplying Germany with all kinds of merchandise, but the principal source of its great wealth is in extensive banking, com-

mission, and funding transactions. It communicates by railroads with Carlsruhe, Mainz, and Wiesbaden; with Paris and Calais via Cologne; and has a regular and constant traffic with steam packets on the Maine. Two large fairs are held at Frankfort annually. Napoleon I. made it capital of a Grand Duchy. The revenue of Frankfort in 1853 amounted to 1,655,200 florins, and the expenditures to 1,686,139 florins; the debt of the State, 6,680,000 florins, and for construction of railroads, 6,768,700 florins.

A correspondent of the State Department at Washington, probably the United States Consulate at Frankfort, enables us to lay before the readers of the *Merchants' Magazine* in a condensed form, recent (1855) and some very interesting and reliable statements in relation to the Commerce and general character of this important commercial city, which we here sub-join:*

"Frankfort-on-the-Maine, the political capital of Germany, is indeed the true metropolis of all those countries which are not immediately placed under the sentries of Austria and Prussia. It is the industrial and commercial center of the south-western and central provinces. It is the regulator of the German stock exchanges. It possesses of itself the capital employed in German manufactures, and is the market to which the whole country is tributary. Yet Frankfort is not a large city, like many of those in Europe and America. Its population does not exceed 70,000 inhabitants, but its geographical situation—its ancient rank, first as the residence of the emperors, then as a free city of the empire—its great fairs, formerly the most renowned in Europe—and its immense wealth—have rendered Frankfort what it now is. It is probably the wealthiest city in the world, in proportion to the number of its inhabitants. That number is but very slowly increasing, since the Senate of the city is extremely anxious to admit to the franchise of citizenship only those who can prove they are able to maintain a family; so no merchant can be admitted unless he proves himself to possess at least five thousand florins (\$2,000,) and generally persons who do not possess even more wealth are not admitted at all unless they marry a citizen's daughter. In that case the law is more favorable. The ancient customs of the city corporations also prevent the increase of population. None shall mend a shoe or drive a nail unless he be a master and a member of one of the corporations, and he cannot become a member unless he be the son of a citizen or marry a citizen's daughter. This is a remnant of those 'olden times' condemned by all judicious people, and maintained and praised only by the benighted. The corporations of Frankfort have, during a long period, prevented the establishing of manufactories in the city, and they have been near destroying the mighty Commerce, the life and blood of Frankfort.

"The Commerce of the city originated with its two great fairs, held in the months of April and September, and of which I will speak more at length in another place.

"Frankfort has about 4,200 houses, estimated to be worth eighty millions of florins, and giving a yearly rent of three millions. This will give an interest of 4 per cent, if we reckon one-sixteenth of the houses as without tenants. Yet the capital invested in houses is generally reckoned to yield 5 per cent; so it is probable the difference results from the understating of rents before the authorities. Each proprietor is expected to make a return of the real rent, and the sum of three millions is from the rent-tax office.

"The River Maine on which Frankfort is situated, is navigable up to the city of Bamberg, in Bavaria. From Bamberg the Donau-Maine Canal leads to Kehlheim, on the banks of the Danube. King Louis, of Bavaria, ordered that canal to be excavated, (moved, perhaps, only by the idea that Charlemagne had en-

* These extracts are published in a late number of the "*Union*," under the general head of "Department News."

deavored to create it a thousand years ago,) but it proves of no great profit to the country, and scarcely gives an income sufficient for restoration and annual expenses. The Maine has, between Mayence (where it joins the Rhine) and Frankfort, a depth of forty to fifty inches; between Frankfort and Wurzburg, from thirty to forty inches; between Wurzburg and Bamberg, from twenty-four to thirty inches. This would be sufficient for vessels from 1,000 to 3,200 pounds weight, but there are many obstacles to the extension and security of the navigation, particularly towards the head of the river.

"From the most remote times the Maine has been the most important commercial road of the interior parts of Germany. There are brought down it the products of the country, particularly wood and timber from the Fichtelberg, the Frankenwald, the Steigerwald, the Thuringerwald, the Kasswald, the forests of the Franconian Saal, (river,) the Rhoen, the Vogelsberg, the Spessart, and the Odenwald. All these forest mountains are of many square miles in extent, and furnish immense stores of material. The sand-stones from the banks of the Middle and Upper Maine are renowned. The wines of Wurzburg and Kockheim (Kock) are of the best of Germany. Grain of every kind is exported from the Middle Maine in large quantities.

"These are the natural productions of the country. As to the products of industry, the cities of Nuremberg and Furth, on the Donan-Maine Canal, and Schweinfurt, Wurzburg, Kanaw, and Offenbach, on the banks of the river, are the principal manufacturing centers. Nuremberg is known all over the world by its toys; Schweinfurt by its tapestry. Kanaw is the first place in Germany for carpets and jewelry; Offenbach for leather ware and fancy cases of every kind.

"For all these manufactured goods, as well as for the products of nature, Frankfort is the great emporium.

"I scarcely need say that the River Maine has lost a part of its ancient importance since railroads are crossing the country in every direction; still it remains, and always will remain, the indispensable road for heavy goods.

"Frankfort has lately become one of the three important centers of railroad communication in Germany. Four great lines, and some others of a more local character, meet in this city. The Maine-Neckar Railroad goes toward the south. It leads to the Grand Duchy of Baden, wherefrom railroads are directed to Switzerland, Wurtemberg, and Bavaria. The Cawnus Railroad leads to the west and north-west, to Mayence, and to Wiesbaden, the capital of the Duchy of Nassau. From Mayence a railroad goes to Ludwigshafen, the harbor of the Bavarian Palatinate, opposite Mannheim, and up to Strasburg, and therefrom to Paris, as well as to Switzerland. Another branch leads from Ludwigshafen, and at the Nancy intersects the railroad from Strasburg to Paris. From Wiesbaden another iron road (not yet finished) goes down the Rhine to Coblenz; and another, on the left side of the Rhine, will in a few years be directed from Mayence to the same city of Coblenz.

"The Maine-Heser Railroad goes through the greater part of the two Hesses up to Cassel, and communicates with Hanover, Bremen, Hamburg, &c. On the right side, its branches lead to Berlin and Saxony. On the left, a railroad communication will soon be opened to Cologne, the metropolis of the Rhine.

"The Kanaw Railroad connects Frankfort with Kanaw, and the chief places on the Maine up to Bamberg, and from that city towards the south with Nuremberg, Augsburg, Munich, and Austria; taking another direction from Bamberg, it communicates with Leipsic, Dresden, and Bohemia.

"There are local railroads to Offenbach, the chief manufacturing town of Hesse Darmstadt, to Soden, a much-frequented bathing place, and to near Hamburg, one of the famous spas of Germany. The whole of this distance is about to be finished.

"With the only exception of Berlin, no German city is placed at the starting-point of so great a number of railroads. Frankfort well understood how to apply its wealth so as to secure for the future the advantages of its past leadership of German Commerce.

"The territory of this free city is so very small that it would have been easy for the neighboring governments to lead the iron roads round it, but on the other side, the Frankfort money-keepers formed railroad companies before the governments thought it possible to make those roads at their own expense, and so they rendered themselves masters of the Mayence, Wiesbaden, an Nanan-Bavarian roads. On the other side, when the governments were negotiating to make the railroads—a speculation of their own—Frankfort profited by the rivalry of the different surrounding States, and, by offering to spend greater sums than were required for the small extent of its own territory, it secured for itself the terminus of the Maine-Necker and the Maine-Weser roads. This apparent sacrifice of money to have established here the great starting-point, proved to be most profitable in every respect, for both of these railroads are yielding an interest of nearly five per cent, whilst the money invested had been raised at about three and three-fourths per cent. And as Frankfort obtained the condition that the entire benefit of the roads should be shared in proportion to the amount of cash actually advanced by each one, the free city at last made a most profitable business of it.

"The high rank occupied by Frankfort in the stock trade, makes it the first banking place of Germany. There are about twenty first-class banking-houses; amongst these are the Rothschilds, Grunelius, Metzger, Bethmann de Neufville, Ph. Nic Schmidt, and others, all well known in the commercial world. But the number of possessors of a million, and of some millions, is much greater than the number of the great bankers. The number of those in the stock trade and exchange business may amount to 200 at least. There are about 60 brokers for stocks, exchange, and dry goods.

"A city bank, with a capital of 10,000,000 of florins, was established last summer, and has just commenced business operations.

"The cotton-goods trade of Frankfort is in the hands of some fifteen or more wholesale houses; amongst these are firms known in England, America, and China—as, for instance, Reiss, Brothers & Co., (in London, Manchester, New York, and Hong Kong;) Shuster & Brothers, (in London, Manchester, &c. ;) W. M. Shuster & Son, Du Fay & Co., Kessler & Co.

"Of dealers in ribands and laces, there are some twenty-five houses; in jewelry and *bijouterie*, fifteen to twenty houses; spirits, ten wholesale houses; book-stores, paper manufactories, and stationery warehouses, some fifty; chemical and pharmaceutical products, many manufacturers, one of whom, the quinine manufacturer, Mr. Zummer, is perhaps the first in the world. There are some twenty houses for the sale of iron and metal, and a great number for the retail of French quincaillenie. For German woollens and yarn, some thirty houses. Glassware, from six to eight wholesale houses, some with extensive and rich supplies. Agricultural products, from sixty to seventy houses. Clothing and articles of fashion, one hundred or more. Wholesale silk houses, ten; some extensive soap and candle manufactories; and stoves, from fifteen to eighteen. Lithographic establishments, twenty; those of Mr. Dorndorf and Mr. Nauman are known all over Europe and America. Wholesale wine houses, from sixty to seventy. Hats and caps, from twenty-eight to thirty houses. Colonial goods, twenty houses. Sticks and canes, ten houses. Hops, (an article of great importance,) twenty houses. Preserved and dried fruit, from ten to fifteen houses. Tobacco and cigars, some fifty houses. Tapestry, carpets, and cloth of all kinds, at least fifty houses. Watches and clocks, thirty houses. There are manufactories of brassware of much importance, of perfumeries, of optical instruments, of papa-stem ware, &c. There are four large establishments for preparing for market hares, rabbits, &c. There are several breweries, wood and timber dealers, and establishments for making printers' black, &c.

"As I have already stated, the manufacturing industry of the surrounding country may be looked upon as living upon Frankfort capital. I have heard the yearly revenues of the total of the inhabitants of the city estimated at twenty millions of florins, which, at the rate of five per cent, presupposes four hundred millions of florins of capital. It is clear, the city and territory of Frankfort are

quite too limited for the employment of such a capital, and hence many of the inhabitants have been obliged to employ their funds and wealth in foreign enterprises. The great tradesmen have founded houses in France, England, America, and over the whole business world.

"Frankfort is a member of the Great German Commercial Union, and its custom-house is one of the most considerable of the league. In the partition of duties it obtains a part three times greater than the share which would be allowed to her if made on the proportion of the number of inhabitants. The motive is obvious. The city generally consumes three times and more of the provisions and merchandise than any of the German countries with the same amount of population.

"The Commerce of Frankfort since its accession to the Zollverein in 1836, has declined in some articles, particularly in English cotton manufactures and silk goods. In others it has been constantly increasing, especially in leather and leather ware, in German woolens and lace goods.

"One of the chief articles of export is hatters' fur. Frankfort and neighborhood are among the principal places of production, or rather for preparing this material.

"The hare skins are brought here from Russia, Wallachia, Turkey, Austria, and Germany generally, to the estimated amount of three millions of skins, or six thousand bales annually. Much of this great supply is obtained at Leipsic, which is one of the centers of this trade.

"About 1,500 bales of these skins are consumed by the hatters in Germany and Austria, and the remaining 4,500 bales go into factories to be turned into hatters' fur for more distant markets. About five-sixths of this, or the produce of 3,750 bales, are forwarded to the United States, and the other one-sixth, or the produce of 750 bales, goes to France, Italy, and other parts of Europe. The aggregate value of the supplies of this article sent yearly to the United States has been stated to me by one of the largest dealers here to amount to \$400,000 or \$500,000. If he be correct, a great number of invoices must have escaped notice. He may, however, have had reference to the amount realized for the articles in the United States.

"France, England, and Belgium produce also in some quantity hares' fur, but the far greater amount of their export is Coney wood, of which this part of Europe furnishes very little.

"In the last report of the honorable secretary of the treasury it is proposed to admit hares' fur duty free. This would certainly not prejudice any branch of industry in the United States, because neither hares nor rabbits, in any number, are grown there, and there are no establishments there to cut and prepare the fur, nor can there be any to compete with those of this country, in consequence of the higher price for labor.

"Hatters' fur may be said to be an article of first necessity. If admitted free, it would, to be sure, enable our hatters to compete with those of France, but I do not think it would have the effect to increase the importation, because it is one of those articles of natural production the supply of which is not at all influenced by the demand, and the United States already receives the larger portion of what this country has to offer. Nor would it check the importation of French hats materially, for those who have used such will probably not be deterred from continuing to do so by a trifle of difference in the price.*

"The export of German wines had rather increased during the past year, but for the year now commencing it may not be so great in consequence of the bad vintage. Some have estimated this year's produce of the German vineyards at only one-fourth, and others at only one-eighth of an ordinary yield. I confess I have not been able to gather information on this subject on which I can place full confidence. In fact, the true character of the vintage is not yet known, but it is certain that prices are some 25 per cent higher than one year ago.

* The hats made in New York by our best manufacturers, Genin, &c., are superior to those made in England or France.—*Ed. Mer. Mag.*

"It would be difficult for me at present to state the difference between the wholesale and retail rates, as profits here—as elsewhere—are constantly fluctuating.

"The exports of stationery show an increase during the past three years, and I am assured the coming year will exhibit a further augmentation. This stationery is of the fancy order, such as cards, envelopes, &c.

"Cigars now form an important item in the exports to the United States. Those from this neighborhood are mostly made of tobacco produced in the country, especially on the river lands between this and Carlsruhe, in Baden. Some of this tobacco is of good quality, and the low rate of labor here makes the manufacture and export of cigars a large and profitable business.

"The shipments of hosiery have not proved to be profitable, and will probably cease altogether. The article of varnished leather is in the same category. It has been said that the exports of jewelry ceased some three years ago, but such is not the case. At Hanau, in Hesse Cassel, at about half an hour from this, are some of the most renowned jewelry manufactures in all Germany, and very large quantities are there made expressly for the American market.

"The trade to the United States in woolen cloth is mostly in the hands of two or three houses. Some establishments manufacture expressly for the American market, and other supplies consist of goods that remain over from the great German fairs, and are sent to distant places, so that they may not press upon the home market, and affect the regular prices here. The last fair at Leipsic was a very bad one, in consequence of the Eastern troubles. I am told that at the close of the fair dealers from this city secured large quantities of woolen goods at less than the manufacturer's price, and shipped them off to America according to the conditions of the purchase.

"As to the salaries of clerks and prices of labor, I am enabled to give the following rates furnished me by a citizen of the place:—

"The salaries of clerks in banking-houses, \$250 to \$700 per year; the salaries of clerks in merchant-houses, \$200 to \$600 per year; servants in banking and merchant houses, \$120 to \$150 per year.

"Wages of a carpenter per day, in summer, 29 cents net; wages of a carpenter per day in winter, 27 cents net; wages of a mason per day in summer, 29 cents net; wages of a mason per day in winter, 27 cents net; wages of a blacksmith per day 40 cents, or 50 cents per week and boarded; baker, 40 cents per week and boarded; coopers, 48 cents per week and board; house servants, women, from \$1 to \$2 40 per month—men at all prices, from \$6 to \$8 down to their board only. Recently the price of labor has somewhat advanced, but still there are a great many unemployed hands. Expert workmen and good and experienced servants obtain higher rates than here stated, but there is a vast throng who cannot even get work at rates under these.

"Frankfort is the center of the German confederation, where is traced out the political course of all the minor governments of this country. Nothing important can be done in Germany without having been known here, without having been discussed or resolved by the Diet, composed of the representatives of the minor governments, as well as of Austria and Prussia.

"The importance of this position has become more evident since the complication of European affairs, as the part to be played by Germany will decide, one way or the other, the great questions now dividing and agitating the governments of this continent.

"Austria and Prussia have been contending for more than a century for the preponderance in Europe. Their rivalry is the guaranty, I will not say of the existence, but without doubt of the independence, of the minor governments. Since the peace of Paris in 1814 and 1815, it has been the first object of these smaller States to be the followers one day of Austria, and the other day of Prussia, according as the questions of the day would seem to require it for keeping up that beloved independence which, for the greater part of them, cannot be anything else than a name. Another course might have been adopted,

but the selfish ambition of the most of these phantoms of States did not allow them to lay aside their little hostilities and rivalries in order to unite themselves sincerely and firmly against the preponderance of the greater power.

"Of the minor States, Bavaria, a kingdom of four-and-a-half millions of subjects, is the most important. Bavaria more than once endeavored to put herself at the head of the other confederates, and to form with them a more united body, that would be able to lay its weight in the balance of European politics; but it was in vain. Those governments that bore with impatience the domination of the great powers would still less submit to a neighbor whom they looked upon as their equal.

"The constitution of the German confederation seems to have been made for the purpose of destroying their strength, so far as regards the questions of leading order in European affairs. Germany never can act as one power, and on every occasion of any importance she has proved unable to play the part which her geographical position and her population ought to have assigned her. The treaties which were intended to unite her governments never preserved them against divisions and hostilities among themselves, whenever there was a necessity for general and intimate union.

"The authority of the German emperors having become a mere nothing some centuries ago, and the increase of the power of Prussia rendering it quite impossible to revive it, there were no means of constituting a new empire until the fall of Napoleon seemed to afford an opportunity for restoring the independence of Germany. Then, if there should be a *future Germany*, the only way to be followed was to make her a confederation, whose members should have equal rights, however different their powers and importance might be. There are States having five or six thousand inhabitants—as, for instance, the principality of Lichtenstein—and yet there are questions in which, the unanimity of votes being prescribed, the vote of that title prince may destroy the resolutions of Austria and Prussia. In the questions of war and peace, the votes of Austria, Prussia, Bavaria, Saxony, Hanover, Wurtemberg, Hesse Cassel, Hesse Darmstadt, Baden, Brunswick, Hesse, Mecklenberg Schwerin, Luxemburg, (King of Holland,) Holstein, (King of Denmark,) though united in the same resolution, may be rendered nugatory by the votes of the other governments, because these States put together have only forty-five votes in the full Diet, and the fundamental law requires two-thirds of the sixty-eight votes of the full Diet in decisions of questions of this character. Thus, by right of law, the rulers of two-and-a-half millions of subjects have the power to control or to render null the decisions of governments that have more than a million of soldiers at their disposal. It is clear that such a state of things in Europe can by no means maintain itself, only so long as great interests are not involved in the contest. Neither in questions of secondary importance is Germany more able to move and act as one body. It is now more than thirty years since Prussia first endeavored to unite Germany in a commercial confederation, and it is only recently she succeeded in overcoming the opposition of some of the weaker governments.

"Whatever may be considered necessary by the state of public affairs in Europe—whatever may be useful for the interior—the questions of war and peace—the questions of Commerce and social economy—require in this country long and tiresome diplomatic negotiations, and, notwithstanding the incessant watchwords of *German welfare* and *German glory*, none of the rulers think of Germany, but only of their important little selves, and they even forget at every moment that most of them would be reduced to dust at the same time when the remains of German unity, however weak and precarious it is, should be broken down. On every possible occasion the jealousies of these governments appear, and the weaker they are the more they are anxious for opportunities to make a show of importance. The great object of the ministers to the Diet is to find out the business of others, and to prevent the accomplishment of anything beneficial except to his own particular chief."

ART. V.—THE SEVEN CENSUSES OF THE UNITED STATES.

"PROGRESS OF THE UNITED STATES IN POPULATION AND WEALTH."

A NEW edition of the work of HOB. GEO. TUCKER, of Philadelphia, formerly of the University of Virginia, and a member of the lower hall of Congress from the latter State, first issued in 1843, has just appeared from the press of the *Merchants' Magazine*, with an addendum by the author, embracing the results of the census of 1850. Here we have a summary view of all the statistics furnished by the seven decennial enumerations, consecutively made under the injunction of the constitution, and a concise exhibit of the more remarkable facts developed from a careful collation of these interesting tables. It is exceeding well adapted to the use for which the author intended it, as "a sort of hand-book to the legislator, the statesman, and to all who are conversant with political arithmetic."

The author's inquiries have conducted him "to important inferences on the subjects of the probabilities of life, the proportion between the sexes, emigration, the diversities between the two races which compose our population, the progress of slavery, the progress of productive industry," &c. As the matter, both of the original volume and the appendix, was published in the *Merchants' Magazine*, it will be unnecessary to particularize the results of Mr. Tucker's investigations, but a few random instances of the facts elicited, may be given.

The largest decennial increase of population in any New England State was in Vermont in the period 1790-1800, being 80.8 per cent; the least decennial increase of any State of the same section was in Rhode Island during the same period, that State being then almost entirely stationary. The largest decennial increase of a Middle State was in New York 1790-1800, being 72.5; the least in Delaware 1810-20, being 0.01. The largest and least decennial increase in any State of the Southeastern section were in Georgia 1790-1800, and North Carolina 1830-40, being 96.4 and 2.09 respectively. In the Southwest Arkansas gave the largest per centage 221.09 in 1830-40, although Mississippi, while a territory, increased 1800-10, 335.95 per cent; and Tennessee 1840-50, the least, 20.92. In the Northwest, the largest per centage, 886.88, was in favor of Wisconsin in 1840-50; and the least, 13.36, against Kentucky in 1830-40.

The annual mortality in the United States is estimated at 1 in 43.4, and by other data at 1 in 39.3 for the whole population; but from imperfections of the census, neither of these rates is to be considered reliable.

One curious result is the fact exhibited by the census in each of the years 1830, 1840, and 1850, of an excess of males over females in all classes below 70 years of age, except in the *single class of fifteen to twenty years*, where the females outnumber the males by an excess of *five per cent* in the two earlier and two-and-a-half per cent in the latter year. Unknown natural causes *may* produce this astonishing result, but we are sorry that no reasonable explanation of it appears to us, other than in the reluctance of unmarried females to pass into the region of gloomy hope that lies beyond the *teens*. We had hoped the prevalent idea of this proclivity of females at a certain period of life to depreciate their experience, was a mere calumny, emanating from the malicious of the other sex; but as a sober,

fact-dealing people, we must say, the census figures, that could not well lie, in this case, too strongly confirm the charge. Let the ladies beware when the census-agents pay them the next decennial visit.

The census of 1850 justifies the suspicion entertained, we may say, rather, the absolute certainty of the errors of that of 1840, in regard to the number of insane among the free colored. There must necessarily be inaccuracy on this point, as regards both whites and blacks. The question of insanity is often one that puzzles the judgment of the shrewdest medical gentlemen, and is sometimes matter of great perplexity in the courts. Hundreds and even thousands of perfectly sane people are accounted insane by their neighbors, merely on account of some eccentricity which they are unable to comprehend. Who decides for the census-takers the character of a man's mind? Certainly no man admits his own derangement of intellect, and if the opinion of his neighbors is taken, it may be rendered according to either the malice, the whim, or the stupidity of the neighbor himself. We want the *truth* in the census, and the result of the effort of 1850 has conclusively shown that more questions may be asked than can be well answered, and that by trying to get at too much, discredit may be thrown upon the truthfulness of the whole result. Mr. Tucker endeavors, while admitting the palpable errors of the census of 1840 in regard to the insanity of the free colored, to partially sustain the exploded inference against the health of that class; but a sufficient reply to even this compromise between the two censuses, is found in the fact which Mr. Tucker himself freely sets forth, of the superior longevity of the free blacks to either the slaves or the whites. We allude to this matter in no relation to the subject of slavery, but simply as a question of fact.

We might mention some other points in regard to which Mr. Tucker's inferences are questionable, but as there is so much sterling merit and sound truth in the book, we will pass these by. As a whole, perhaps, no other writer would have used his material more judiciously than Mr. Tucker has done.

JOURNAL OF MERCANTILE LAW.

BILLS OF EXCHANGE AND BILLS OF LADING—DECISION OF THE TRIBUNALS OF HAVRE.

A case of much interest to commercial men has recently been decided in the French courts in Havre, directly the reverse of the English practice in regard to the use of shipping documents for the security of bills of exchange drawn against cotton and other produce from this country. It is also at variance with the hitherto received custom adopted by our bankers in regard to French bills. The ship's bill of lading has been held to control the property not only until the exchange is presented and accepted in Liverpool or Havre, but until the acceptance itself is made satisfactory to the holder, or cashed at bank rate by the acceptor himself. Such, however, is not the law of France. The consignee in Havre is no party to any contract here outside the bill of exchange itself. The property passes to his control when the bill is accepted. The case was as follows:—

A merchant in Mobile bought for a merchant in Havre 353 bales of cotton, and drew for the amount at sixty days' sight. The draft was sold to L. W. & Co.,

accompanied with the bill of lading, with the understanding that if the draft was accepted, and the acceptance was satisfactory to the holder, the bills of lading be remitted to the person on whom the draft was drawn; but if it was refused acceptance, or if the acceptance was not satisfactory, then the holder was authorized to put said bills of lading in the hands of another to operate the sale on account of the proprietor, and apply the proceeds to the payment of the draft.

The bill was accepted by the drawee, who claimed in exchange for his acceptance the bills of lading, which the holder refused except on receiving good security for the ultimate payment of the acceptance.

An action was brought by the acceptor before the tribunals of Havre to obtain the bills of lading. The following points were decided by the court:—

1. The holder of a bill of exchange, not yet accepted, but who intends presenting the same for acceptance, cannot exact from the drawee who is charged with the fulfillment of the provisions of said bill any guaranty not stipulated in the contract of exchange itself.

Especially the holder of a bill of exchange cannot exact from the drawee, in addition to his acceptance, a security for payment at the expiration of the term, or any other guaranty not stipulated in the original contract.

2. The holder of a bill cannot produce, in justification of his position, agreements between him and the drawer which are irrelevant to the bill, and to which the drawer is an entire stranger.

3. An acceptance is sufficient when given in conformity to the rules laid down in Articles 122 and 123 of the Code of Commerce, and the drawer has the right, when he offers an acceptance conformably thereto, to insist on a delivery of the bills of lading of the goods for the payment of which the bills of exchange has been drawn.

EXPRESS BUSINESS AS DISTINGUISHED FROM COMMON CARRIERS.

In Supreme Court, (New York,) before Judge R. H. Morris, *Herman Herfield, et al., vs. Alvin Adams, et al.*

This case, which is of great importance to persons engaged in the express business, as distinguished from common carriers, came before the judge without a jury, as the following statement of facts is admitted by the parties:—

That the plaintiffs are in partnership in New York and have a resident partner in San Francisco, and that the defendants are co-partners in the express business, carrying packages for hire between the city of New York and San Francisco. It also appeared the defendants do not own any of the means (vessels and boats) of transportation between New York and San Francisco, neither are they in any manner interested in them, nor have they the least management or control of them either in person or by agents. The packages which the defendants expressed to San Francisco, they have conveyed in their own name from place to place, in the vessels and conveyances owned by others, plying upon the route between the two cities, used in common by the community. The plaintiffs on the 28th day of August, 1850, delivered to the defendants two trunks containing clothing, worth \$2,025 09, to be forwarded and transported by the defendants to San Francisco to Mr. Burnett, the house of the plaintiffs, to be sold for plaintiffs, and on their account. The trunks were properly protected with canvas. The plaintiffs paid to the defendants \$219 75 compensation for forwarding and transporting the trunks. The defendants, upon the receipt of the trunks and the money, gave the plaintiffs the following receipt:—

ADAMS & Co.'s NEW YORK AND CALIFORNIA PACKAGE EXPRESS, }
New York, August 28, 1850. }

Received from Hersfield, Burnett & Back, in apparent good order, to be transported by our Express, the following articles, marked as below, which we promise to forward in like order, subject to the agreement now made, to Mr. Burnett, at San Francisco. It is agreed, and is part of the consideration of this contract, that we are not to be responsible for any loss or damage arising from the dan-

gers of ocean or river navigation, leakage, fire, or from any cause whatever, unless the same be proved to have occurred from the fraud or gross negligence of ourselves, our agents or servants, and we are in no event to be made liable beyond our route as herein receipted, value under \$100, unless otherwise herein stated. Freight paid here, \$219 75—marked [N3,] *50.51. Packages—two trunks. San Francisco. For Adams & Co.,

COBB.

The defendants shipped the trunks on board one of the steamers plying between New York and Chagres in their own name, and paid the freight on them. The trunks arrived safely at Chagres. On the 9th of September, 1850, the defendants shipped these trunks in their own name, paying freight for them, on board a flat-boat, Capt. Thomas Angels, for Cruses, on the route to San Francisco, which was the usual conveyance. The boat arrived safely at a point upon the Chagres River below the town of Varmos, on the evening of the 12th of September, 1850. The night was dark, and the river was rising rapidly. Capt. Angels deemed it imprudent to proceed, and made the boat fast at the bank of the river. At 1 o'clock on the morning of the 13th of September, it was discovered that the boat was leaking, owing to the springing of a plank, produced by the pressure of the current and drift wood passing down the river, and not by any insufficiency of the boat or neglect of master or crew. Captain and crew made every effort to prevent the boat sinking, but the pressure of the current caused the boat to careen, and she sank. Captain and crew exerted themselves to save the cargo; they got much of it on the bank, and among it the trunks in question, and then the crew deserted. The master of the boat re-shipped to Chagres the trunks in question, and other packages saved from the flat-boat. On the 26th of September, 1850, Capt. Angels called upon three respectable merchants of Chagres to survey the packages saved from the flat-boat, and among them the trunks in question. The surveyors considered the trunks in question and their contents as being damaged and unmerchantable. They signed a certificate to that effect, advising that they should be sold. The conduct of the captain and the surveyors was honest. On the 21st of September, 1850, the trunks and goods in question were sold by Capt. Angels at public auction, and were purchased by W. Porter, the highest bidder, for \$350. The sum \$350 was afterwards remitted to the defendants at New York, and was received by them. The goods from the two trunks were sent by Mr. Porter to San Francisco, and sold by him for \$2,000. There was a semi-monthly means of transportation from Chagres to San Francisco. The goods were never forwarded to Mr. Burnett. There was a semi-monthly means of communication between Chagres and New York. The plaintiffs were not notified of the accident or of the sale. The defendants have offered judgment for \$569 75, being the amount for which the trunks and goods sold at Chagres, and the amount of freight paid in advance, and interest on both sums. There is no pretence that fraud has been committed by the defendants or their agents, or that defendants or their agents knew of the accident or of the sale, until informed of both at New York by the receipt of the amount of sale transmitted to them.

The judge delivered the following opinion in writing, which the plaintiff entered to contest before the court above:—

The defendants in this case, not being owners of or interested in the vessels and boats in which these trunks were to be conveyed between New York and San Francisco, were not common carriers, and are not liable as such. The defendants are bailees for hire to receive these trunks at, and to forward them from and to, place to place, to destination, by the ordinary and approved means of conveyance, and had a legal right to define the extent of their liability. By the contract in this case, defendants obligated themselves to deliver the trunks and contents specified to Mr. Burnett, at San Francisco. They were not to be liable "for any loss or damages arising from dangers of the ocean or river navigation, leakage, fire, or from any cause whatever, unless the same be proved to have occurred from the fraud or gross negligence of the defendants, their agents or servants." In this case it is established that up to the time when Captain An-

gels and his crew recovered the trunks from the sunken flat-boat and placed them upon the bank of the River Chagres, there had been no fraud or gross negligence by the defendants or their agents—consequently, the defendants are not liable for any damage that had occurred up to that period. The only remaining question is whether, according to the spirit and letter of the defendants' agreement with the plaintiffs under the facts proved, they or their agents were guilty of gross negligence in not delivering the trunks and contents in their damaged condition to Mr. Burnett, at San Francisco. The defendants' contract must be construed with reference to the rights and obligations of other persons engaged in the transportation of these trunks to and with the plaintiffs. Capt. Angels, of the flat-boat on the River Chagres, was a common carrier, and during the time he was in possession of the goods was responsible to the plaintiffs to the full value of the trunks and contents, \$2,025 09, for the faithful performance of his duty, and as an insurer, and for all his legal liability as common carrier; and he has a right, for the purpose of saving himself harmless of legal responsibility, to do with these trunks and contents whatever the law, under similar circumstances authorized common carriers to do; and the defendants under the authority contained in their agreement had no power to prevent him. In addition to this, the defendants and their agents had no knowledge of what Capt. Angels was doing. The first information they received upon the subject was after he had sold the trunks and goods. The defendants, therefore, had not been guilty of negligence.

DECISION. There must be judgment for plaintiffs for \$567 75, being the amount for which the defendants offered that plaintiffs might take judgment, (and which offer must control,) with costs to the defendants, since the offer of judgment.

THE BOOK TRADE—INJUNCTION PERPETUATED—DECISION OF JUDGE NELSON.

In United States Circuit Court. In Equity, before Judge Nelson. Josephine M. Bunkley vs. Robert M. De Witt, James Davenport, William S. Tisdale, and Charles H. Beale.

MOTION FOR AN INJUNCTION. JUDGE NELSON, J.

This is a bill filed by the complainant against the defendants for the purpose of restraining them from the publication of certain manuscripts of a work entitled "My Book, or the Veil Uplifted," of which she claims to be the proprietor and authoress, and for which she has taken out a copyright.

The motion is now for a preliminary injunction, and involves the merits of the controversy only so far as may be necessary to ascertain whether or not the case presented is such as to require the court to interfere and restrain the publication till the final hearing.

The defendants set up two main grounds of defense: 1, that the complainant is not the proprietor or authoress of the manuscripts: and 2, that admitting her to be the proprietor and authoress, Beale, one of the defendants, was duly authorized to contract, on her behalf, for the printing and publication of the work, and did, in pursuance thereof, contract with De Witt & Davenport, two of the other defendants, for such publication.

As to the first ground—the book has already been printed, and a copy handed up with the papers on this motion, and is now before me.

It is entitled "My Book, or the Veil Uplifted; a Tale of Popish Intrigue and Policy. By Josephine M. Bunkley, late Novice at St. Joseph's, Maryland. Including a Narrative of her Residence at, and Escape from that Institution."

There is also on one of the fly-leaves the following: "To American parents and daughters, as an affectionate warning against error; and to those unselfish patriots who have nobly dared to free, and to preserve the public from the dangers of Jesuitical influence, this volume is respectfully dedicated by the author."

And in address to the reader on another leaf, it is remarked, "that the writer would have preferred to remain unnoticed, and to enjoy the quiet repose of do-

mestic life, without being forced to assume a position to which she is totally unaccustomed. After having effected her escape from the institution in which she was confined, and which she entered with pure intentions and bright anticipations, she would willingly have suffered the veil of oblivion and pardon to have fallen over the transaction. But as her assertions have been denied, her motives misrepresented, and her good name threatened, she has no alternative, in justice to herself and friends, but to speak the 'whole truth and nothing but the truth,' in order to vindicate her action. Her 'statement' will be found in the following pages; as she earnestly desires to impress the American people with a sense of their danger from the controlling influence of a religion which tends to degrade the mind, and subject the will to the sway of a wily priesthood, a simple story, founded on facts, is added, for which the author requests the indulgence of her readers."

We have referred to these extracts as evidence of the authorship of the work contained in the book itself; and whom, as it respects the complainant and these defendants, has a very material bearing upon the issue between them. Their position is, as respects this branch of the defense to her bill, that she is not the authoress, but, on the contrary, that the work is the joint production of Beale, one of the defendants, and Miss Upshur; and, being the authors, they, or any one representing them, had a right to contract for the publication, and to take out a copyright.

The book itself, as we have seen, refutes this position, unless, indeed, we adopt the conclusion that the complainant's name has been most unwarrantably used.

It is said, however, that she consented to the use of her name, although not in point of fact, as the authoress. This defense sounds harshly in a court of equity from parties who deny her authorship, and at the same time are seeking to realize to themselves great profits, which it is supposed will result in the sale of the work from the use of her name. If the fact of consent was shown, it would indeed turn the complainant out of court, but it would be upon the defect of her own case as presented, rather than any merit in the defense.

A complete answer, however, is that the consent claimed is not sustained upon the proof before me. We will simply add, upon this branch of the case, that there is considerable evidence of the authorship of the complainant to a large portion of the book, as the case stands, besides that derived from the work itself, and which, taken together, overcomes the contrary evidence relied on.

The next question is, admitting the complainant to be the author, was Beale, one of the defendants, authorized to contract for the publication of the book with the publishers?

There is certainly some conflict in the evidence on this point. As this branch of the defense assumes the complainant to be the proprietor, and are charges, the burden is upon the defendants to establish the authority. We have looked into the papers with some care upon this question, and with a view to its proper determination, and must say that the weight of the proof, as it stands, is against it.

The defendants, De Witt & Davenport, the publishers under the contract with Beale, have already printed the book, and of course have been subjected to a considerable expense, and an appeal has been made on this ground in their favor, as distinguishing the case from that simply between one complainant and Beale. But the proofs showed that these defendants not only had notice of complainant's rights, but were expressly forbidden by her to print or publish the books—she complaining that Beale had no authority to make the contract before they had entered upon this expense.

They are, therefore, chargeable with notice of the want of authority on the part of Beale, if, in point of fact, no such authority existed, and are in no better situation than Beale himself in this issue with the complainant.

Indeed, the proofs show that these defendants, after they were forbidden to print and publish, and before they entered upon the business, sought a negotiation themselves, through their friend and agent, with her, to procure her consent,

and failed, the complainant insisting that the manuscripts belonged to her, and had been improperly withheld, and that Beale had no authority to make the contract.

The case is a peculiar one. The defendants are seeking to print and put into circulation a work in the name of an authoress, which name, as is obvious, is supposed to give to it its chief interest and attraction in the public estimation, against her remonstrance, and, as she claims, not only in violation of her rights, but also in some respects, as printed and sought to be published, in disparagement of her character, and one, and the principal answer to her complaint is that she is not the authoress, and that the work is the production of other minds.

Another ground is, that although not the authoress, she consented, in consideration of receiving a portion of the profits of the work, that her name should be used as the authoress of it.

A third, that being the authoress and proprietor, and therefore having a right to control the printing and publication, she authorized Beale, one of the defendants, to contract for the same with De Witt & Davenport, two of the other defendants.

There is no pretense that he had any written authority. It is sought to be made out by verbal statements and corroborating circumstances. This is met by the denial of authority in any form by the complainant, supported by the deposition of her father and sister. If they are to be credited, Beale has repeatedly admitted that he had no authority, had done wrong, and expressed his regret at his conduct in the business.

The deposition of the father, who naturally must have taken a deep interest in the matter, is very full and particular, both as to the relation on which Beale stood in respect to the manuscripts of his daughter, the terms and conditions of it, and also as to his admissions since the difficulty has arisen, repeatedly made to the father, that he had acted without authority in entering into the contract for publication.

The book itself contains a certificate of the mayor, and other public men of Norfolk, of the character of the father as "a gentleman of probity and honor," and entitled, therefore, to the highest confidence.

We are satisfied, therefore, that neither of these grounds of defense has been sustained, and that in the present posture of the case, the preliminary injunction heretofore granted must be continued till the final hearing.

LIABILITY OF A LODGING-HOUSE KEEPER.

In the *American Law Register*, for March, is an essay on the "Liability of Lodging-House Keepers," with which it would be well for such persons to be acquainted. A case came before the Queen's bench in England, where a lady sought to obtain damages, of the woman who kept a boarding-house in which she resided, for the loss of a box, which was taken as follows:

The lady being about to leave the house, sent one of the defendant's servants for biscuits. The servant left the door ajar, in consequence of which, during his absence, a thief entered and stole the box from the hall. The plaintiff, as has been said, was a boarder in the house at a weekly payment, upon the terms of being provided with board, lodging, and attendance.

The judge, at the trial, instructed the jury that the defendant was not bound to take more care of the house and the things in it than a prudent owner would take, and that she was not liable, if there were no negligence on her part, in hiring and keeping the servant. And he left it to the jury to say, supposing the loss to have been occasioned by the negligence of the servant in leaving the door ajar, whether there was any negligence of the defendant in hiring or keeping the servant.

When the case came before the full court of four judges, two of them, (Wightman and Earl J. J.,) held the ruling of the trial to be correct. But the Chief Justice Campbell, and Justice Coleridge, held the contrary, with whose opinion the essayist coincides. Lord Campbell said, "There might be negligence in a servant in leaving the outer door of a boarding-house open, whereby the goods

of a guest are stolen, which might render the master liable. I think there is a duty on his part, analogous to that incumbent on every prudent householder, to keep the outer door of the house shut at times when there is a danger that thieves may enter and steal the goods of the guest. If he employs servants to perform this duty, while they are performing it they are acting within the scope of their employment, and he is answerable for their negligence. He is not answerable for the consequences of a felony, or even a willful trespass committed by them; but the general rule is, that the master is answerable for the negligence of his servants while engaged in offices which he employs them to do; and I am not aware how the keeper of a lodging-house should be an exception to the rule. He is by no means bound to the same strict care as an inn-keeper; but within the scope of that which he ought to do, I apprehend that he is equally liable, whether he is to do it by himself or his servants. The doctrine that inquiry is to be made, whether the master was guilty of negligence in hiring or keeping the servants, is, I believe, quite new."

COMMERCIAL CHRONICLE AND REVIEW.

ACCOUNTS OF THE GROWING CROPS—SPECULATIONS IN BREADSTUFFS—THE BANK MOVEMENT—SUPPLY OF SPECIE—DEPOSITS AT THE NEW YORK ASSAY OFFICE—DEPOSITS AND COINAGE AT THE PHILADELPHIA AND NEW ORLEANS MINTS—SURPLUS OF SILVER COIN—THE STOCK MARKET—FOREIGN EXCHANGE—IMPORTS AT NEW YORK FOR MAY, AND FROM JANUARY 1ST—IMPORTS OF DRY GOODS—EXPORTS FROM NEW YORK FOR MAY, AND FROM JANUARY 1ST—IMPORTS AND EXPORTS FOR ELEVEN MONTHS—CASH REVENUE AT NEW YORK, BOSTON, AND PHILADELPHIA—EXPORTS OF DOMESTIC PRODUCE—BANKS OF DISCOUNT AND ISSUE, WITH SOME REMARKS ON RECENT CHANGES OF POLICY, ETC.

WE stated in our last that the business of the country for the next year depended in a great degree upon the incoming harvest. At the date of writing that statement, there were many fears in regard to the harvest on account of the drouth then prevailing in all parts of the country. These fears are now for the most part happily dissipated. The breadth of ground sown is greater than ever before, and the most cheering accounts reach us from every quarter. There are instances of local damage, but the great portion of the crops are yet uninjured, and we may hope will be safely garnered. The influence of these favorable prospects is everywhere apparent. Trade is reviving, and business men are renewing their operations with fresh courage.

Our caution in regard to speculation in breadstuffs, we are glad to know, saved some of our readers from heavy losses, and our position has been fully sustained by the course of trade. Notwithstanding all the predictions of famine prices, based on estimates of a short supply, flour has come forward freely, and the markets on the seaboard have steadily declined. There may be a temporary reaction before the new wheat shall be threshed, but if the yield is as abundant as now promised, speculators will have the worst of it. Never were the harvest fields in this country so closely watched as during the current season, and the "harvest home" will this year swell into a song of thanksgiving that shall be heard throughout our remotest borders. The deficiency last year was not owing so much to the damage done to the growing grain by the drouth, as to the diversion of labor from agricultural pursuits. For several years the various railroad enterprises, and a growing inclination for trade or speculative projects that promised an easier fortune than could be wrung from the soil, had united in drawing our people from the pursuit of husbandry, so that the production did not increase so rapidly as the hungry consumers.

The surplus of old crop was each year relatively less, until a partial failure of the crops in Europe drew off nearly all our stores, and the decreased production of the last year, owing to the want of rain, completed the depletion. Many writers among us became seriously frightened, and, reckoning the home consumption the same as in years of plenty, predicted a serious deficiency that could only have resulted in an absolute famine. Our readers will bear us witness that we steadily opposed these efforts at panic making, and while we gave the writers in question due credit for their sincerity, avowed our belief in a sufficiency for all practical purposes. Comparatively high prices have been maintained, but not within 30 per cent of the rates thus anticipated, and no scarcity has been felt, and no suffering has resulted at any point, or in any market throughout the country.

Money is everywhere abundant, and although the demand for it has revived under the increased activity in other business, the rates of interest are unchanged, and at the principal money centers capital is freely offered upon prime security at 6 a 7 per cent. The banks stand very strongly, and notwithstanding the large shipments of specie to Europe, their stock of coin is quite sufficient for all useful purposes. At New York the amount of specie in the vaults of the banks has but slightly varied. We continue our table of the weekly averages since January 1st:—

WEEKLY AVERAGES NEW YORK CITY BANKS.

Date.	Capital.	Loans and Discounts.	Specie.	Circulation.	Deposits.
Jan. 6, 1855	48,000,000	82,244,706	13,596,963	7,049,982	64,982,158
Jan. 13.....	48,000,000	83,976,081	15,488,525	6,686,461	67,303,399
Jan. 20.....	48,000,000	85,447,998	16,372,127	6,681,355	69,647,618
Jan. 27.....	48,000,000	86,654,657	16,697,260	6,739,823	20,136,618
Feb. 3.....	48,000,000	88,145,697	17,459,196	7,000,766	72,923,317
Feb. 10.....	48,000,000	89,862,170	17,124,391	6,969,111	73,794,342
Feb. 17.....	48,000,000	90,850,031	17,339,085	6,941,606	75,193,636
Feb. 24.....	48,000,000	91,590,504	16,370,875	6,963,562	74,544,721
March 3....	48,000,000	92,386,125	16,531,279	7,106,710	75,958,344
March 10...	48,000,000	92,331,789	16,870,669	7,131,998	76,259,484
March 17...	48,000,000	92,447,345	16,933,932	7,061,018	76,524,227
March 24...	48,000,000	93,050,773	16,602,729	7,452,231	76,289,923
March 31...	47,688,415	93,634,041	16,018,105	7,337,633	75,600,186
April 7...	47,855,665	94,499,394	14,968,004	7,771,534	77,313,908
April 14...	47,855,665	94,140,399	14,890,979	7,523,528	77,282,242
April 21...	47,855,665	93,632,893	14,355,041	7,510,124	75,744,921
April 28....	47,855,665	92,505,951	14,282,424	7,610,985	76,219,951
May 5.....	47,855,665	93,093,243	14,325,050	8,087,609	78,214,169
May 12.....	47,855,665	91,642,498	14,585,626	7,804,977	75,850,592
May 19.....	47,855,665	91,675,500	15,225,056	7,638,630	77,351,218
May 26.....	48,684,730	91,160,518	15,314,532	7,489,637	75,765,740
June 2.....	48,684,730	91,197,653	15,397,674	7,555,609	76,343,236
June 9.....	48,684,730	92,109,097	15,005,155	7,502,568	77,128,789
June 16.....	48,684,830	93,100,385	14,978,558	7,452,161	77,894,454

We also continue our weekly statements of the Boston banks from the date given in our last:—

	May 21.	May 28.	June 4.	June 11.	June 18.
Capital	\$32,710,000	\$32,710,000	\$32,710,000	\$32,710,000	\$32,710,000
Loans and discounts...	52,387,857	52,004,324	51,992,053	52,313,211	52,698,944
Specie.....	3,137,441	3,201,248	3,375,353	3,409,181	3,598,651
Due from other banks	7,145,037	8,040,083	8,006,570	8,621,400	8,314,169
Due to other banks..	5,864,881	5,989,178	6,056,304	6,155,384	6,113,894
Deposits	14,929,017	14,620,292	14,781,932	15,004,125	15,446,898
Circulation	7,321,806	7,292,823	7,113,978	7,595,795	7,354,402

It will be seen that at Boston the specie has slightly increased, and is larger than at previous periods since April 23d. From most other parts of the country there has been a flow of specie towards the seaboard, while the balance in the Sub-Treasury has also decreased. From California the receipts continue large, but are less easily summed up, owing to the fact that since the second suspension of Messrs. Page, Bacon & Co., large sums have been brought in the hands of passengers, not entered upon the ships' manifests.

The following will show the deposits at the New York Assay Office during the month of May:—

DEPOSITS AT THE ASSAY OFFICE, NEW YORK, FOR THE MONTH OF MAY.

	Gold.	Silver.	Total.
Foreign coins.....	\$28,000 00	\$4,000 00	\$32,000 00
Foreign bullion	47,000 00	274 36	47,274 36
Domestic bullion.....	1,847,800 86	15,939 74	1,863,740 60
Total deposits	\$1,922,800 86	\$20,214 10	\$1,943,014 96
Total deposits payable in bars.....		\$1,854,265 41	
Total deposits payable in coins.....		88,749 55	
			\$1,943,014 96
Gold bars stamped.....			1,864,704 43
Transmitted to the United States Mint at Philadelphia for coinage..			37,085 62

The deposits at the Philadelphia mint for the month of May were \$496,000 in gold, and \$372,200 in silver, the latter purchased by government, making a total of \$868,200. The coinage was \$355,756 in gold, and \$440,000 in silver, including 1,635,845 pieces. Nothing was coined at New Orleans. The deposits were \$79,256 20 in gold, and \$818,246 63 in silver—making a total of \$897,502 83.

The government has now coined about \$20,000,000 of the new silver coin made under the law of Congress of February 21st, 1853, which reduced the weight of half dollars, quarters, dimes, and half dimes, about 7 per cent. This coin is not a legal tender in payments of over five dollars, and only about \$15,000,000 is in the hands of the people, the remainder being in government depositories and not wanted for convenience.

The stock market has been buoyant both for railroad stocks and State bonds, and prices of nearly all descriptions have steadily improved. There has not been, however, much fever of speculation, and but little sustained animation is expected until after the summer holidays.

Foreign exchange has been firm at rates above the specie point, and there has been a steady flow of specie to London and the continent. The average for the month has been 110 for 60-day bills on London, and 5.12½ for Paris. The heavy rains have given hope of an increased supply of cotton bills, but no permanent relief is now expected until we shall renew our shipments of breadstuffs to Europe.

The imports from foreign ports continue to decline. At New York the total for May was \$5,535,195 less than for May, 1854, \$2,894,257 less than for May, 1853, and \$3,926,251 more than for May, 1852, as will appear from the following comparison:—

FOREIGN IMPORTS AT NEW YORK FOR MAY.

	1852.	1853.	1854.	1855.
Entered for consumption.....	\$6,096,996	\$10,255,071	\$12,004,338	\$8,082,524
Entered for warehousing.....	453,109	2,590,000	3,151,964	2,386,959
Free goods.....	739,046	1,487,248	1,858,954	1,156,918
Specie and bullion.....	880,584	207,924	165,925	69,590
Total entered at the port.....	\$7,719,735	\$14,540,243	\$17,181,181	\$11,645,986
Withdrawn from warehouse.....	1,380,371	1,049,550	1,588,652	1,782,834

This leaves the total imports at New York since January 1st, \$25,071,725 less than for the corresponding five months of last year, \$24,421,855 less than for the same period of 1853, and \$4,417,787 more than for the same time in 1852. We annex a comparison, including the several dates specified:—

FOREIGN IMPORTS AT NEW YORK FOR FIVE MONTHS FROM JANUARY 1ST.

	1852.	1853.	1854.	1855.
Entered for consumption.....	\$39,418,731	\$63,242,647	\$61,971,984	\$37,877,250
Entered for warehousing.....	4,887,027	8,496,277	10,721,104	11,116,646
Free goods.....	6,281,838	7,851,707	7,083,241	6,574,584
Specie and bullion.....	1,448,434	785,041	1,249,213	385,337
Total entered at the port...	\$51,536,030	\$80,375,672	\$81,025,541	\$55,958,817
Withdrawn from warehouse.	7,615,198	5,343,258	9,285,372	10,936,450

The warehousing business has been less in May, but during the last five months it shows an increase upon the total for the same time last year. Of the decline in the imports, as shown above, not quite one-half has been in dry goods; the total of this description for the month is \$2,030,562 less than for May, 1854, \$1,512,244 less than for May, 1853, and \$414,563 more than for May, 1852, as will appear from the following summary:—

IMPORTS OF FOREIGN DRY GOODS AT NEW YORK IN MAY.

ENTERED FOR CONSUMPTION.

	1852.	1853.	1854.	1855.
Manufactures of wool.....	\$397,305	\$1,026,451	\$1,023,867	\$549,137
Manufactures of cotton.....	277,351	380,308	738,932	326,545
Manufactures of silk.....	518,368	1,500,358	1,026,381	813,045
Manufactures of flax.....	263,607	357,649	360,087	288,471
Miscellaneous dry goods.....	246,796	241,651	129,218	183,579
Total entered for consumption.	\$1,703,427	\$3,506,417	\$3,278,485	\$2,160,777

WITHDRAWN FROM WAREHOUSE.

	1852.	1853.	1854.	1855.
Manufactures of wool.....	\$70,584	\$83,567	\$153,521	\$108,223
Manufactures of cotton.....	37,902	29,007	87,123	77,553
Manufactures of silk.....	138,717	79,177	100,182	124,181
Manufactures of flax.....	40,355	9,390	28,724	75,428
Miscellaneous dry goods.....	26,705	9,597	12,511	57,148
Total.....	\$314,263	\$210,738	\$382,061	\$442,533
Add entered for consumption.....	1,703,427	3,506,417	3,278,485	2,160,777
Total thrown on the market...	\$2,017,690	\$3,717,155	\$3,660,546	\$2,603,810

ENTERED FOR WAREHOUSING.

	1852.	1853.	1854.	1855.
Manufactures of wool	\$109,736	\$178,918	\$542,867	\$109,821
Manufactures of cotton	39,519	68,967	194,201	58,549
Manufactures of silk	111,309	107,694	311,391	26,633
Manufactures of flax	26,580	48,740	82,347	18,139
Miscellaneous dry goods	19,817	26,459	46,222	51,032
Total	\$306,961	\$430,778	\$1,177,028	\$264,174
Add entered for consumption	1,708,427	3,506,417	3,278,485	2,160,777
Total entered at the port	\$2,010,388	\$3,937,195	\$4,455,513	\$2,424,951

The receipts of dry goods at that port since January shows a decline of \$16,451,103 as compared with last year, \$15,177,024 as compared with 1853, and \$2,231,515 as compared with the same period of 1852:—

IMPORTS OF FOREIGN DRY GOODS AT THE PORT OF NEW YORK FOR FIVE MONTHS, FROM JANUARY 1ST.

ENTERED FOR CONSUMPTION.

	1852.	1853.	1854.	1855.
Manufactures of wool	\$4,588,869	\$8,495,117	\$7,626,547	\$4,408,650
Manufactures of cotton	4,295,267	6,718,790	7,948,364	3,362,233
Manufactures of silk	8,156,557	13,395,311	12,149,433	6,529,639
Manufactures of flax	2,643,389	3,799,591	3,436,496	2,051,548
Miscellaneous dry goods	1,868,522	2,539,874	2,528,771	1,936,325
Total	\$21,542,604	\$34,948,683	\$33,699,611	\$18,288,395

WITHDRAWN FROM WAREHOUSE.

	1852.	1853.	1854.	1855.
Manufactures of wool	\$779,610	\$498,791	\$1,155,141	\$1,066,763
Manufactures of cotton	1,004,230	554,598	1,503,532	1,612,108
Manufactures of silk	1,163,650	671,656	1,308,667	1,481,547
Manufactures of flax	566,149	117,230	501,445	741,420
Miscellaneous dry goods	219,324	201,758	190,676	505,887
Total withdrawn	\$3,732,963	\$2,044,033	\$4,659,461	\$5,407,725
Add entered for consumption ...	21,542,604	34,948,683	33,699,611	18,288,395

Total thrown upon the market. \$25,275,567 \$36,992,716 \$38,359,072 \$23,696,120

ENTERED FOR WAREHOUSING.

	1852.	1853.	1854.	1855.
Manufactures of wool	\$683,435	\$767,202	\$1,603,180	\$792,168
Manufactures of cotton	536,073	610,254	1,378,597	939,259
Manufactures of silk	1,434,510	826,778	1,519,176	1,271,733
Manufactures of flax	187,772	160,294	438,203	586,176
Miscellaneous dry goods	187,967	204,659	153,182	463,115
Total	\$3,029,757	\$2,566,187	\$5,092,338	\$4,052,451
Add entered for consumption ...	21,542,604	34,948,683	33,699,611	18,288,395

Total entered at the port

The exports for the month of May from New York to foreign ports have been large, both in specie and general merchandise. Exclusive of specie, the total is only \$624,437 less than the very large amount shipped in the same month of last year, when breadstuffs were going out freely; and is \$777,694 more than for May, 1853, and \$772,161 more than for May, 1852. The exports of specie are not larger than has frequently been cleared from New York in one month

since the discovery of gold in California. Thus, in September, 1854, the exports of specie were \$6,547,104; in June, 1851, \$6,462,170; and in July, 1851, \$6,004,170. The exports of foreign goods have slightly increased. We annex a comparison of the several items:—

EXPORTS FROM NEW YORK TO FOREIGN PORTS FOR THE MONTH OF MAY.

	1852.	1853.	1854.	1855.
Domestic produce.....	\$4,249,924	\$4,165,954	\$5,824,427	\$5,071,890
Foreign merchandise (free).....	106,818	243,598	132,449	244,254
Foreign merchandise (dutiable)...	545,973	487,670	342,437	358,732
Specie	1,834,898	7,162,467	3,651,626	5,320,152
Total exports	\$6,737,608	\$7,059,649	\$9,950,939	\$10,995,028
Total, exclusive of specie.....	4,902,715	4,897,182	6,299,313	5,674,876

The total exports from New York to foreign ports, exclusive of specie, since January 1st, are only \$1,893,256 less than for the corresponding five months of 1854, and are \$4,590,332 more than for the same period of 1853, and \$6,277,987 more than for the same time in 1852, as will appear from the annexed summary:—

EXPORTS FROM NEW YORK TO FOREIGN PORTS FOR FIVE MONTHS FROM JANUARY 1ST.

	1852.	1853.	1854.	1855.
Domestic produce.....	\$18,579,452	\$20,365,061	\$26,671,057	\$22,380,718
Foreign merchandise (free).....	395,719	587,809	584,315	2,555,875
Foreign merchandise (dutiable)...	1,936,981	1,646,937	1,828,023	2,253,546
Specie.....	9,067,654	5,890,700	11,017,684	13,212,402
Total exports	\$29,979,806	\$27,990,507	\$40,101,079	\$40,402,541
Total, exclusive of specie	20,912,152	22,599,807	29,083,395	27,190,139

We are now within one month of the close of the fiscal year, and as there is much interest felt in regard to the result of the year's foreign Commerce, we have carefully compiled a comparative statement showing the exports of specie, and the total exports and imports at New York from July 1st to May 31st:—

FOR EIGN IMPORTS AND EXPORTS AT NEW YORK FOR ELEVEN MONTHS, ENDING MAY 31ST.

	Exports of specie.	Total exports.	Total imports.
1855.....	\$34,195,941	\$91,278,827	\$142,511,914
1854.....	29,116,068	97,175,348	177,286,671
Difference.....	\$5,079,883	\$5,896,521	\$34,774,757

From this it will be seen that the exports of specie from that port for the last eleven months have increased \$5,079,883; the total exports of all descriptions to foreign ports have decreased only \$5,896,521, while the total imports from foreign ports have decreased \$34,774,757. The exports from the gulf ports have doubtless declined in a greater proportion, but this is a very favorable showing for the Commerce of New York, considering the times through which we have passed. Nearly all of the exports have paid a profit to the shipper, while that portion of the imports which has been sent to us on foreign account, being chiefly a refuse of stock unsaleable to other markets, has mostly sold for less than the invoice price.

The revenue has of course declined with the imports, but the receipts are ample for all the wants of government, and there is still a handsome balance in the Treasury. The following will show the comparative receipts at New York:—

CASH DUTIES RECEIVED AT NEW YORK FOR FIVE MONTHS, FROM JANUARY 1ST.

	1852.	1853.	1854.	1855.
January.....	\$2,600,562 64	\$3,311,137 37	\$4,379,285 32	\$2,560,088 32
February....	2,286,955 47	3,878,395 47	2,867,294 50	2,665,164 94
March.....	2,730,369 61	3,935,967 63	3,627,119 49	2,363,084 95
Total 3 months..	\$7,617,887 72	\$11,125,500 47	\$10,873,699 31	\$7,588,288 21
April.....	2,447,634 07	3,348,252 14	3,168,490 21	1,994,710 10
May.....	1,952,110 86	2,852,853 56	3,243,164 41	2,400,482 60

Total 5 months.. \$12,017,632 65 \$17,326,606 17 \$17,385,353 93 \$11,983,480 91

The total cash receipts at New York for the eleven months of the fiscal year are \$30,342,408 23, against \$39,206,250 26 for the same time of the previous year, showing a decline of \$8,863,842 93 at that port.

We also annex a comparative statement of the receipts for cash duties at Philadelphia and Boston since January 1st:—

RECEIPTS FOR DUTIES.

	BOSTON.		PHILADELPHIA.	
	1854.	1855.	1854.	1855.
First quarter	\$2,343 504	\$1,998,638	\$1,380,724	\$958,711
April.....	680,908	624,818	379,472	228,988
May.....	657,147	577,481	328,423	225,388
Total from January 1st	\$3,681,559	\$3,190,887	\$2,088,619	\$1,413,082

This shows a falling off since January 1st of \$490,672 at Boston, and \$675,537 at Philadelphia, equal to a falling off in imports at those ports of nearly five millions and a half of dollars.

We annex a summary comparison of the shipments of certain leading articles of domestic produce from New York to foreign ports. The weekly exports continue large, although there is little of breadstuffs or cotton to go forward. Had the crop of cereals in this country last year been a large one, the exports hence would have been nearly as large as during the famine year nearly ten years ago.

EXPORTS OF CERTAIN ARTICLES OF DOMESTIC PRODUCE FROM NEW YORK TO FOREIGN PORTS FROM JANUARY 1ST TO JUNE 18TH:—

	1854.	1855.		1854.	1855.
Ashes—pots... bbls.	3,248	4,541	Naval stores.... bbls.	300,268	333,653
pearls	331	1,138	Oils—whale.... galls.	106,291	66,891
Beeswax..... lbs.	110,915	97,610	sperm	220,782	426,192
			lard	15,894	27,879
			linseed	1,584	5,839
Breadstuffs—					
Wheat flour . bbls.	560,972	203,384			
Rye flour	9,438	12,543	Provisions—		
Corn meal.....	43,315	28,431	Pork..... bbls.	42,182	107,964
Wheat	1,163,453	29,803	Beef.....	36,893	44,616
Rye	315,158	5,139	Cut meats, lbs...	10,791,452	13,763,790
Oats	11,503	12,111	Butter	1,112,330	324,536
Corn	2,245,655	1,653,422	Cheese.....	813,303	1,096,631
Candles—mold.. boxes	29,849	28,932	Lard.....	7,476,097	4,940,239
sperm.....	3,259	6,937	Rice	15,409	9,349
Coal..... tons	14,378	3,666	Tallow..... lbs.	1,733,657	1,095,342
Cotton..... bales	152,091	133,513	Tobacco, crude.. pkgs	19,636	17,999
Hay.....	1,689	3,004	Do., manufactured.. lbs.	1,416,139	2,155,086
Hops.....	475	5,983	Whalebone	750,644	747,387

The above shows a falling off since January 1st equal to 66½ per cent in wheat flour, and 33 per cent in corn, while it shows an almost total cessation in the shipments of wheat and rye, the total of both being less than 35,000 bushels against about 1,500,000 bushels for the same time last year. The shipments of cotton since January 1st from New York have fallen off about 20,000 bales, but from all other ports the shipments from September 1st to date have increased about 80,000 bales. In pork the shipments in the above table show a very large increase for the current year; and the same may be said in beef and cut meats, the latter including bacon of all descriptions. In shipments of butter and lard there has been a large decline, both ruling very high. If the present prospects are realized we shall have a more abundant stock of produce for export another year.

In Connecticut and New Jersey the system of banking under general laws is to be abandoned, and the banks organized under it are mostly to go on under charters. This is a retrograde step in legislation, and appears to be a concession to the clamors of a faction rather than a change of policy through conviction. We believe that many of the laws restricting the operation of banking might be repealed, and that in the end most of them will be given up. Banking in its legitimate sense, the loaning of money, ought to be free as air. We would go as far as the repeal of all laws fixing an arbitrary rate of interest. We have no fears of any monopoly not protected by law. If the banks combined to raise the rate upon borrowers, so much capital would be drawn to the business that the very competition would break down the combination. Let the usance for money be fixed and regulated like the value of any other commodity, by the demand and supply. If a bank were organized by a set of swindlers, they could hurt nobody in the way of loaning money, and let depositors look out for themselves; they need the protection of law no more than people who give credit in any other relation of business. The case is different, however, in regard to banks of circulation. To facilitate the ordinary transactions of business, that which passes as currency should command general confidence, and be worthy of it beyond a question. No man need make a deposit in a bank until he has had ample time to satisfy himself of its solvency. But the masses who receive and handle bank notes in small transactions can know very little of the credit to be attached to each, if such credit depended solely upon the character of the institution itself, and hence the importance of a general law compelling all who issue such notes to give security for their redemption. Such security should be ample and easily converted into coin, and bonds and mortgages should therefore be excluded. Gold and silver form the best basis, but this security if left with the banks is sometimes missing, and therefore the law requiring a deposit of value with some responsible State officer. Gold and silver coin is now so plenty, that all bank bills below five dollars should be prohibited in each of the States. If this were done there would be less importance in securing the redemption of bank notes, as there would be a much smaller amount left in the hands of the poor, who are always the greatest sufferers by bank failures, being less skillful in matters of finance. Private banks will come in the end to do most of the regular banking business, and we should not be surprised if the only issue of bank notes should then be such as were based on an actual deposit of the full amount of gold and silver in government vaults.

NEW YORK COTTON MARKET FOR THE MONTH ENDING JUNE 22.

PREPARED FOR THE MERCHANTS' MAGAZINE BY UHLHORN & FREDERICKSON, BROKERS, NEW YORK.

At the close of our last monthly report, May 18th, our market was active at 10½ cents per pound for Middling Upland, and 10¼ cents for Middling Orleans. At that time there were but few parties in the trade who anticipated a further advance, yet in reviewing the past month we find the sales to be the largest that have ever taken place in this city, and at an improvement in price of fully two cents per pound on all grades, and for desirable lists and qualities the advance has been greater in some cases.

The transactions during the month have been mostly of a speculative character; our home trade has, however, materially aided to sustain prices, not so much owing to their extensive purchases as to their confidence in prices, and the improvement in the value of the manufactured article, which, on print cloths, is equal to the advance in cotton during the past six weeks. With the exception of those spinners who are under contract, the purchases for the home trade have been only for immediate consumption; the probabilities are that our own manufacturers will be competitors for the balance of the crop with the spinners of Europe, and that present prices will see little or no diminution until the opening of the season with the present growing crop.

The advices from Europe during the month have been of a satisfactory character. An abundant money market has enabled buyers in the Liverpool market to operate to an enormous extent—the sales being over 100,000 bales per week, and for seven consecutive weeks the total transactions were 841,120 bales, at an advance of 1½d. per pound. This improvement in the staple has caused a more extended inquiry for and a rise in the manufactured article, and there is no talk in the manufacturing districts of working short time—that bug-bear has lost much of its power on this side of the Atlantic, and if the spinners of Europe are to day richer than they were ten years ago, it is also a fact that they are compelled to run their machinery even at a trifling loss, in consequence of the equalization of capital and labor. The day is passed in England when the bone and sinew, “the hewers of wood and drawers of water,” were looked upon as mere automatons to do the will and bidding of the capitalist, and to be set at work or cast adrift, as a rise or fall in the market occurred. “If the rich but knew,” says Bulwer Lytton, seems about to be understood and acted upon, and a resort to short time, or a stoppage of mills, is now an operation that requires more nerve than it did ten years ago, and which would be more disastrous to capital than labor.

The quantity taken by the trade in Liverpool from January 1st to June 8th averages 46,997 bales against 33,497 bales for same time in 1854, and it is represented that the stocks in spinners' hands, either manufactured or unmanufactured, is extremely small.

The amount of cotton to be received up to the 1st September can now be very nearly arrived at, and while opinions vary the general impression is that 2,750,000 to 2,775,000 bales will be the extent of the crop of 1854-5. It is satisfactory to know that the growing crop is represented to be in a fine condition, and it is not improbable that the receipts for the present year may be augmented 20,000 to 30,000 bales from the growing crop.

The transactions for the week ending May 25th were limited by the increased pretensions of holders and the small stock offering. The sales were estimated

at 12,000 bales—one half on speculation, the balance to the home trade and for export; the advance for the week being fully $\frac{1}{2}$ cent per pound, the market closing with an upward tendency at the following rates:—

PRICES ADOPTED MAY 25TH FOR THE FOLLOWING QUALITIES:—

	Upland.	Florida.	Mobile.	N. O. & Texas.
Ordinary.....	9 $\frac{1}{2}$	9 $\frac{1}{2}$	9 $\frac{1}{2}$	9 $\frac{1}{2}$
Middling.....	10 $\frac{1}{2}$	11	11 $\frac{1}{2}$	11 $\frac{1}{2}$
Middling fair.....	11 $\frac{1}{2}$	11 $\frac{1}{2}$	12	12 $\frac{1}{2}$
Fair.....	12	12 $\frac{1}{2}$	12 $\frac{1}{2}$	13

The advancing tendency in prices continued during the week ending June 1st, the sales being 26,000 bales, at $\frac{1}{2}$ cent per pound improvement. Much confidence being felt in a still higher range of prices, the week closed with buoyancy at the following quotations:—

PRICES ADOPTED JUNE 1ST FOR THE FOLLOWING QUALITIES:—

	Upland.	Florida.	Mobile.	N. O. & Texas.
Ordinary.....	9 $\frac{1}{2}$	9 $\frac{1}{2}$	9 $\frac{1}{2}$	10
Middling.....	11 $\frac{1}{2}$	11 $\frac{1}{2}$	12	12 $\frac{1}{2}$
Middling fair.....	12 $\frac{1}{2}$	12 $\frac{1}{2}$	12 $\frac{1}{2}$	13
Fair.....	12 $\frac{1}{2}$	13	13 $\frac{1}{2}$	13 $\frac{1}{2}$

The sales for the week ending June 8th were estimated at 35,000 bales, including 12,000 bales sold in transitu. The stock in first hands being much reduced, and an easy money market enabling speculators to hold their purchases for a material advance, the quantity on sale was small. The market closed with much firmness at an advance for the week of $\frac{1}{2}$ a $\frac{1}{2}$ cent per pound:—

PRICES ADOPTED JUNE 8TH FOR THE FOLLOWING QUALITIES:—

	Upland.	Florida.	Mobile.	N. O. & Texas.
Ordinary.....	10	10	10 $\frac{1}{2}$	10 $\frac{1}{2}$
Middling.....	12 $\frac{1}{2}$	12 $\frac{1}{2}$	12 $\frac{1}{2}$	12 $\frac{1}{2}$
Middling fair.....	13	13 $\frac{1}{2}$	13 $\frac{1}{2}$	13 $\frac{1}{2}$
Fair.....	13 $\frac{1}{2}$	13 $\frac{1}{2}$	14	14 $\frac{1}{2}$

The transactions for the week ending June 15th were 18,000 bales, at a further advance of $\frac{1}{2}$ a $\frac{1}{2}$ cent per pound. At the close of the week there was less inquiry in consequence of telegraphic reports from the South of increased receipts, owing to a rise in the rivers. With receipts even beyond, and a total crop exceeding that of last year—which is not possible—present prices would be sustained if not enhanced so long as consumption abroad is not interrupted. The market closed firm, with light offerings, at—

PRICES ADOPTED JUNE 15TH FOR THE FOLLOWING QUALITIES:—

	Upland.	Florida.	Mobile.	N. O. & Texas.
Ordinary.....	10 $\frac{1}{2}$	10 $\frac{1}{2}$	10 $\frac{1}{2}$	11
Middling.....	12 $\frac{1}{2}$	12 $\frac{1}{2}$	12 $\frac{1}{2}$	13
Middling fair.....	13 $\frac{1}{2}$	13 $\frac{1}{2}$	13 $\frac{1}{2}$	14
Fair.....	13 $\frac{1}{2}$	13 $\frac{1}{2}$	14	14 $\frac{1}{2}$

The sales for the week closing June 22d were 10,000 bales, and although the foreign accounts were of a highly satisfactory character, there was an increased desire on the part of speculators to realize on a portion of their purchases. The sales at the close of the week were at irregular prices, and the quotations annexed must be considered nominal:—

PRICES ADOPTED JUNE 22D FOR THE FOLLOWING QUALITIES:—

	Upland.	Florida.	Mobile.	N. O. & Texas.
Ordinary.....	10 $\frac{1}{2}$	10 $\frac{1}{2}$	10 $\frac{1}{2}$	10 $\frac{1}{2}$
Middling.....	12 $\frac{1}{2}$	12 $\frac{1}{2}$	12 $\frac{1}{2}$	12 $\frac{1}{2}$
Middling fair.....	13	13 $\frac{1}{2}$	13 $\frac{1}{2}$	13 $\frac{1}{2}$
Fair.....	13 $\frac{1}{2}$	13 $\frac{1}{2}$	13 $\frac{1}{2}$	14

JOURNAL OF BANKING, CURRENCY, AND FINANCE.

PROPERTY, TAXES, AND POPULATION OF PENNSYLVANIA.

The report of the Auditor-General of Pennsylvania furnishes the following statement, showing the valuation of real and personal estate in the several counties of the Commonwealth, taxable for State purposes; the assessment of tax thereon for the year 1854, as fixed by the Revenue Commissioners at their last triennial meeting; also the population of each county, according to the census of 1850, and the taxable inhabitants therein for the year 1854:—

Counties.	Valuation.	Assessment of taxes.	Population.	Taxables.
Adams.....	\$4,749,366	\$14,668 18	25,931	6,252
Alleghany.....	26,235,810	80,853 03	138,290	30,112
Armstrong.....	2,476,487	7,885 98	29,560	7,671
Beaver.....	4,104,954	12,575 97	26,689	6,051
Bedford.....	2,337,887	7,082 00	23,052	5,323
Berks.....	22,599,200	69,151 18	77,129	17,403
Blair.....	4,670,689	14,456 11	21,771	5,753
Bradford.....	4,073,992	12,430 18	42,831	9,221
Bucks.....	17,667,012	53,856 67	56,091	13,761
Butler.....	2,974,324	9,797 63	30,346	7,673
Cambria.....	1,371,344	4,378 22	17,773	5,634
Carbon.....	2,248,125	7,105 19	15,688	4,128
Centre.....	5,041,476	15,620 68	23,355	6,026
Chester.....	22,690,413	69,247 60	66,438	15,138
Clarion.....	1,787,327	5,311 35	23,565	5,663
Clinton.....	1,987,113	6,253 02	11,207	3,116
Clearfield.....	1,249,182	3,845 04	10,580	3,884
Columbia.....	3,112,983	9,783 63	11,710	5,458
Crawford.....	3,424,527	10,463 43	37,840	9,656
Cumberland.....	10,946,856	33,817 77	34,327	8,886
Dauphin.....	10,456,133	32,885 37	35,754	8,897
Delaware.....	8,544,593	26,547 34	24,809	6,045
Erie.....	4,353,916	13,527 50	38,742	11,336
Elk.....	622,425	1,869 37	3,531	1,475
Fayette.....	5,183,825	15,949 90	39,112	6,949
Franklin.....	12,492,572	38,612 05	39,904	9,416
Fulton.....	797,800	2,422 10	7,567	2,286
Forest.....	145,339	438 12	.....	246
Greene.....	2,957,862	9,144 02	22,136	5,525
Huntingdon.....	5,447,844	16,746 33	24,186	5,572
Indiana.....	2,690,475	8,248 43	27,470	6,999
Jefferson.....	1,026,890	3,164 53	13,518	3,854
Juniata.....	2,827,846	8,612 92	13,029	3,391
Lancaster.....	32,592,596	100,654 71	98,944	26,565
Lawrence.....	3,174,935	9,796 82	21,079	5,119
Lebanon.....	8,105,654	24,807 21	26,071	6,323
Lehigh.....	8,599,966	26,519 44	32,479	7,909
Luzerne.....	6,771,527	20,932 98	18,072	13,787
Lycoming.....	4,361,187	13,453 62	26,257	7,498
Mercer.....	3,913,003	12,073 69	33,172	8,201
M'Keen.....	591,546	1,814 44	5,254	1,546
Mifflin.....	4,351,475	13,696 92	14,880	3,450
Monroe.....	1,591,210	4,909 41	13,270	3,251
Montgomery.....	17,529,013	53,738 53	58,291	15,451
Montour.....	1,864,427	5,811 50	13,219	2,981
Northampton.....	13,953,772	43,210 80	40,239	10,683
Northumberland.....	5,234,929	16,347 19	23,235	5,401
Perry.....	3,113,603	9,608 43	20,088	4,795

Counties.	Valuation.	Assessment of taxes.	Population.	Taxables.
Philadelphia	\$150,949,865	\$474,391 9d	408,762	86,943
Pike	736,075	2,225 55	5,881	1,528
Potter	746,697	2,252 79	6,048	1,708
Schuylkill	11,869,039	36,628 97	60,713	18,268
Somerset	2,912,788	8,940 46	24,410	5,479
Sullivan	451,066	1,857 49	3,694	932
Susquehanna	2,715,480	8,353 92	28,688	7,075
Tioga	1,697,193	5,023 51	23,987	5,770
Union	6,056,530	19,095 41	25,083	5,779
Venango	1,376,841	4,280 49	18,310	4,847
Warren	1,336,554	4,230 62	18,671	3,657
Washington	9,896,380	30,413 40	44,989	10,584
Wayne	1,614,190	4,942 07	21,890	6,386
Westmoreland	7,988,272	24,593 00	51,720	10,941
Wyoming	927,454	2,890 84	10,655	2,345
York	11,532,381	35,336 75	51,450	15,135
Total	\$531,731,304	\$1,649,967 76	2,311,786	558,236

GOVERNMENT OF THE UNITED STATES—ITS COST.

The National *Intelligencer* recently published in a supplemental sheet, filling some twenty-four of its wide columns, a list of appropriations made at the Congressional Session of 1854-55, (prepared and published agreeable to law.)

This document ought to possess interest for every reader, and ought to be examined by every one, as exhibiting in the main the objects on which the public revenue is expended. The aggregate of the classified heads of expenditure is as follows:—

Civil, diplomatic, and miscellaneous	\$17,265,929
Army, fortifications, military academy, &c.	12,571,496
Indian department, naval, revolutionary, and other pensions ..	4,453,536
Naval service	15,012,091
Post-office department	19,946,844
Ocean steam mail service	3,574,458
Texas debt	7,750,000
	\$71,574,357

This vast sum of \$71,574,357 is only the amount of specified appropriations. The great mass of contingent objects of expenditure, of which the sums were unascertained and could not be specified, may swell the grand total of the expenses of the year to perhaps seventy-five millions of dollars. Although the Government expenses must necessarily increase with the growth of the country and the corresponding necessities of the public service, one can hardly imagine the necessity of so vast an augmentation of the necessary expenses of the Government as seventy-five millions of dollars; and the immensity of the sum must arrest the attention of every intelligent reader.

TABULAR STATEMENT OF THE DEBT OF LATE REPUBLIC OF TEXAS.

We annex for the information of our readers an official statement made up at the Controller's Office on the 1st of May, 1855, of the portion of the debt of the late Republic of Texas, which, according to the decision of the Secretary of the Treasury and the opinion of the Attorney-General of the United States, is secured by a pledge of Impost Duties, exhibiting the rate of adjustment established by Texas, and the rate proposed by the recent act of the United States Congress. Also the excess and decrease of each mode of payment compared with the other, and the dividend in the dollar, on the ostensible amounts, realized by each mode of adjustment:—

Bonds and Treasury Notes	Ostensible principal of each class.	Ostensible interest on each class.	Total ostensible principal and interest.	Par principal of each class as adjusted under the laws of Texas.	Par interest of each class as adjusted under the laws of Texas.	Total par principal & interest as adjusted under the laws of Texas.
10 per cent bonds, Funding Act, June 7, 1837.....	\$810,851 68	\$810,551 68	\$1,621,403 36	\$567,386 18	\$567,386 18	\$1,134,772 36
10 per cent bonds, Funding Act, June 7, 1837, (special)	13,948 32	13,948 32	27,896 64	13,948 22	13,948 22	27,896 44
10 per cent bonds, \$5,000,000 Loan Act, for loan from United States Bank.....	457,680 00	503,118 00	960,498 00	400,000 00	440,000 00	840,000 00
10 per cent bonds, \$5,000,000 Loan Act, for naval vessels	755,907 00	869,497 70	1,622,404 70	377,953 50	438,248 85	811,202 35
10 per cent bonds, Funding Act, February 5, 1840.....	812,200 00	812,200 00	1,624,400 00	243,660 00	243,660 00	487,320 00
8 per cent bonds, Funding Act, February 5, 1840 ...	26,080 00	20,516 26	46,596 26	7,824 00	6,154 87	13,978 87
8 per cent Treasury bonds, Funding Act, Feb. 5, 1840	805,500 00	612,180 00	1,417,680 00	161,100 00	122,436 00	283,536 00
10 per cent Treasury Notes, Act June 7, 1837, 1st issue	50,000 00	15,000 00	65,000 00	50,000 00	15,000 00	65,000 00
10 per cent Treasury Notes, Act June 7, 1837, 2d issue	370,000 00	74,000 00	444,000 00	185,000 00	37,000 00	222,000 00
Treasury Notes, without interest, Act June 19, 1839, 3d issue	2,199,728 64	.....	2,199,728 64	549,932 16	.....	549,932 16
Total.....	\$6,301,295 64	\$8,728,011 96	\$10,029,307 60	\$2,556,804 06	\$1,878,834 12	\$4,435,638 18

Bonds and Treasury Notes.	Pro-rata payments proposed by the recent acts of Congress.	Excess of the Texas adjustment over the pro-rata mode of payments.	Excess of the Texas adjustment over the Texas adjustment.	Dividend on the dollar realized by the Texas adjustment.	Dividend on the dollar realized by the pro-rata system.
10 per cent bonds, Funding Act, June 7, 1837.....	\$1,252,683 58	.....	\$117,911 22	\$0 70	77 27
10 per cent bonds, Funding Act, June 7, 1837, (special).....	21,556 52	\$6,389 92	.....	1 00	.....
10 per cent bonds, \$5,000,000 Loan Act, for loan from U. S. Bank.....	742,210 70	.....	.....	0 87 44	.....
10 per cent bonds, \$5,000,000 Loan Act, for naval vessels.....	1,253,689 27	.....	442,486 92	0 50	.....
10 per cent bonds, Funding Act, February 5, 1840.....	1,255,232 30	.....	767,912 80	0 30	.....
8 per cent bonds, Funding Act, February 5, 1840.....	36,006 20	.....	22,027 33	0 30	.....
8 per cent Treasury bonds, Funding Act, February 5, 1840.....	1,095,491 60	.....	811,955 60	0 20	.....
10 per cent Treasury Notes, Act June 7, 1837, 1st issue.....	50,227 80	14,772 20	.....	1 00	.....
10 per cent Treasury Notes, Act June 7, 1837, 2d issue.....	343,094 25	.....	121,094 25	0 50	.....
Treasury Notes, without interest, Act June 19, 1839, 3d issue.....	1,699,807 78	.....	1,149,875 62	0 25	.....
Total.....	\$7,750,000 00	\$118,901 42	\$3,483,263 24	.....	.....

Interest has been calculated on all the above liabilities issued to bear interest from their respective dates of issue, or from the date of the last payment of interest to 1st July, 1850, except on the first and second issues of Treasury Notes, on which interest is computed only to 1st January, 1841, as it is considered that interest ceased to run at that time on those two classes of securities under the laws of Texas.

Of the 8 and 10 per cent bonds entered in the above statement, the State has paid \$298,065 35, principal and interest, which sum under the Texas creditor's bill recently passed by Congress, would be refunded to the State.

CONDITION OF THE NEW ORLEANS BANKS.

We have compiled from the official statement the subjoined table showing the condition of the banks in New Orleans for the weeks ending Saturday, May 19 and June 2, 1855; also a comparative statement for the four weeks ending June 2, 1855:—

ACTIVE MOVEMENT—LIABILITIES.

Banks.	MAY 19, 1855.			JUNE 2, 1855.		
	Circulation.	Deposits.	Due distant & local banks.	Circulation.	Deposits.	Due distant & local banks.
Bank of Louisiana.	\$976,904	\$2,641,345	\$611,479	\$938,389	\$2,578,658	\$534,711
Louisiana State ..	1,144,715	2,985,725	501,358	1,090,435	2,944,718	443,514
Canal.....	984,000	1,018,261	216,683	987,795	1,033,363	236,947
Citizens'.....	2,094,870	3,116,367	80,308	2,174,495	2,989,844	119,939
Mech. & Traders'.	354,890	872,333	40,841	355,815	772,969	49,360
Union.....	648,300	739,399	150,289	596,925	541,627	133,807
Southern.....	263,705	247,754	1,200	240,790	197,711	1,200
Bank of N. Orleans	549,620	729,039	46,773	538,790	755,834	80,583
Total.....	\$7,017,004	12,350,223	1,648,331	\$6,896,319	11,814,725	1,551,006

RESOURCES.

	Specie.	90-day paper.	Exchange.	Specie.	90-day paper.	Exchange.
Bank of Louisiana.	\$1,960,150	\$2,540,801	\$717,302	\$1,952,723	\$2,565,974	\$442,674
Louisiana State ..	1,837,376	3,560,798	128,777	1,710,095	3,479,661	162,458
Canal.....	1,005,010	1,679,206	764,239	886,083	1,634,654	839,038
Citizens'.....	1,887,548	3,478,532	752,126	1,736,130	3,449,189	746,670
Mech. & Traders'.	426,433	1,148,008	69,126	370,439	1,096,768	48,946
Union	431,142	727,927	510,952	249,154	671,590	440,386
Southern.....	230,019	271,349	684,341	163,558	280,070	618,892
Bank of N. Orleans	264,189	1,071,147	182,499	318,414	1,015,118	159,984
Total.....	\$8,128,024	14,477,768	3,809,352	\$7,386,601	14,193,024	3,459,050

COMPARATIVE STATEMENT FOR FOUR WEEKS.

	May 12.	May 19.	May 26.	June 2.
Specie.....	\$8,128,024	\$8,041,867	*\$86,157	\$7,451,685
Circulation.....	6,991,729	7,017,004	†25,275	6,920,424
Deposits.....	12,669,666	12,350,223	*319,433	11,803,688
Short loans.....	14,915,495	14,477,768	*438,727	14,382,817
Exchange.....	4,065,062	3,809,362	*255,700	3,459,050
Due distant b'ks	1,766,832	1,648,337	*118,495	1,551,006
Long and short loans, May 19.....		\$20,653,487		\$21,100,337
Long and short loans, May 12.....		20,646,619		20,947,824
Total increase for the week...		\$6,808		\$153,513

The decrease is signified by a (*) and increase by (†).

The deposits of gold at the Branch Mint at New Orleans for the month of May, 1855, amounted to \$79,256, which was, with the exception of \$2,222, from California. The silver deposits at that mint for the same month were \$818,246, showing a total of gold and silver of \$897,502.

DEBTS OF THE UNITED STATES AND THE STATES OF THE UNION.

[FROM THE CIRCULAR OF MARIE & KANZ.]

Time.	States.	Debt.	Population.	Taxables.
November 30, 1854....	United States	\$44,975,456	23,191,876	.....
March 1855....	Alabama ...	4,671,000	774,622	79,233,027
December 31, 1854....	California	1,284,143	264,435	56,982,320
November 30, 1853....	Georgia	2,801,982	906,185	354,425,174
December 31, 1854....	Illinois	13,994,615	851,470	137,818,079
December 31, 1854....	Indiana	6,893,139	988,416	290,418,140
December 31, 1854....	Kentucky	6,067,283	982,405	300,000,000
December 31, 1854....	Louisiana.....	12,459,350	517,762	444,131,512
September 30, 1853....	Maryland.....	15,132,909	583,034	261,243,660
January 1, 1854....	Massachusetts ...	6,853,730	994,514	573,342,285
December 31, 1854....	Michigan	2,531,545	597,654	59,787,255
November 1855 ...	Missouri	3,052,000	682,044	137,247,707
December 31, 1854....	New York	25,250,000	3,097,394	1,268,666,190
December 31, 1854....	North Carolina....	2,928,663	869,039	226,800,472
January 1, 1854 ...	Ohio	14,239,857	1,980,329	593,396,348
December 31, 1854....	Pennsylvania.....	40,084,915	2,311,786	581,731,304
October 1, 1853....	Tennessee.....	5,746,856	1,002,717	201,246,886
October 1, 1854....	Virginia.....	22,474,177	1,421,661	465,542,179

The estimates of 1850, under the column of Taxable Property, are taken from the census, and include property not taxed, as well as that which is subject to taxation.

OHIO. The State is at present redeeming \$500,000 of the loan of 1856, at 103 per cent.

PENNSYLVANIA. Revenue from ordinary sources in 1854, \$5,218,099. Expenses for ordinary purposes, including interest, \$4,116,744. The public works, which cost \$35,060,667, yielding no income to the State, the latter has authorized them to be sold to the highest bidder, at a minimum of \$7,000,000.

TENNESSEE. We have no later statement than the above (1st October, 1853.) The State has further granted its credit to railroads to the extent of \$10,000 per mile, making probably an aggregate of \$6,000,000.

VIRGINIA. The State has further guarantied \$3,906,874, of City Canal and other securities. The State owns \$25,853,732 of stock, which yield an income equivalent to 6 per cent on \$10,280,449.

REMARKS.

ALABAMA. This debt is being rapidly reduced, under the operations of the Sinking Fund.

GEORGIA. No report has been made later than November 30, 1853. The debt has not been increased since then.

ILLINOIS. The debt, during the last two years, has been reduced \$2,750,038. The Governor states that it will, no doubt, be entirely liquidated before ten years. The proceeds of a special tax is applied to the back interest; the proceeds of the sales of certain public lands, to the redemption of the principal.

INDIANA. The debt comprises \$6,040,000 of 5 per cents, and \$1,763,139 of 2½ per cents.

KENTUCKY. The public works, costing \$5,424,740, yielded an income in 1853 of \$460,289.

LOUISIANA. Amount of debt bought in by the Sinking Fund in 1854, \$23,000.

MARYLAND. From this sum, the \$3,178,637 lying in the Sinking Fund is to be deducted.

MASSACHUSETTS. The State owns \$13,965,105 of productive property; \$2,077,796 unproductive real estate; and \$5,049,556 mortgages on railroads.

MICHIGAN. The Governor recommends the application of the present surplus on hand of \$553,003 to the redemption of certain bonds, redeemable at the pleasure of the State.

MISSOURI. The State has further lent its credit to railroads for \$5,800,000.

NEW YORK. The canals, which have cost \$40,000,000, yield a revenue equal to 6 per cent on \$50,000,000.

NORTH CAROLINA. The debt will be increased \$1,000,000 by the loan to bid for on the 14th inst., and \$2,000,000 more in the course of 1855-56.

VALUE OF PROPERTY, REAL AND PERSONAL, IN CONNECTICUT.

The assessed value of property in the State of Connecticut on the first day of October, 1853 and 1854, is exhibited in the annexed table. Railroad stock and some bank and insurance stock, amounting to about thirty millions of dollars, are not included, as they pay taxes directly to the State:—

ASSESSED VALUE OF PROPERTY IN CONNECTICUT.

	1853.	1854.
Total amount of property.	\$194,141,867	\$202,039,831
Total amount of polls.	676,950	681,464
Total amount of assessments.	6,531,435	6,819,191
Dwelling houses, number of.	60,378	61,267
Dwelling houses.	58,972,772	56,852,707
Land.	56,594,958	57,490,822
Mills, stores, &c.	12,915,281	14,113,493
Farming utensils.	98,054	224,848
Piano-fortes and other musical instruments.	250,446	303,911
Household furniture.	1,177,289	1,198,811
Quarries, fisheries, &c.	929,581	651,097
Bridge, turnpike stock.	252,546	305,888
Bank, insurance, and manufacturing stock.	14,108,980	17,685,481
State, canal, &c., stock.	386,908	328,815
Railroad, city and other bonds.	1,896,666	1,978,511
Amount employed in merchandise.	6,654,025	6,918,981
Amount employed in manufacturing operations.	10,293,207	9,673,743
Amount employed in vessels and Commerce.	3,288,182	3,382,804
Money at interest.	15,877,489	16,164,438
Money on hand.	885,463	529,185
Horses, &c.	2,157,868	2,329,263
Neat cattle.	4,789,145	4,150,921
Sheep, swine, &c.	308,320	255,456
Coaches, pleasure-wagons, &c.	821,102	887,275
Other taxable property.	6,587,442	6,988,712

TRANSACTIONS OF THE BANK OF ENGLAND.

The annual accounts presented to Parliament pursuant to the Acts 26, 48, and 59, George III., have just been published. They show that the amount of all exchequer bills, treasury-bills, or other government securities which were purchased by the governor and company of the Bank of England, or on which any sums were lent or advanced by the said Bank of England, during the year ended the 5th of January, 1855, included the following sums—viz, in the quarter ending on the 5th of April, 1854, £3,711,201; in the quarter ended the 4th of July, £790,000; in the same quarter, £5,852,048; in the quarter ending on the 10th of October, £500,00; in the same quarter, £4,029,289; and in the quarter ending the 5th of January, 1855, £2,460,582. All these advances were made on the growing produce of the Consolidated Fund. There were also advanced on exchequer bills two sums of £1,750,000 and £300,450. All these amounts were paid off during the year, except, £235,900, which remained undischarged in the hands of the Bank on the 5th of January last. The balances issued for the payment of dividends due and not demanded, and the payment of lottery prizes or benefits not claimed, amounted as follows—viz, on the 5th of April, 1854, to £1,099,209, of which £990,953 was advanced to Government; on the 5th of July to £1,079,164, of which £979,164 was advanced to Government; on the 10th of October to £1,013,293, of which £913,293 was advanced to Government; and on the 5th of January, 1855; £1,066,081, of which £913,293 (the same sum as in the preceding quarter) was advanced to the government. The sums left in the Bank of England consequently amounted on the above-named quarter-days to £108,256, £100,000,

£100,000, and £152,788, respectively. An account of the receipt and expenditure of the sum of £2,794,722 during the year 1854 by the commissioners for the reduction of the national debt, shows that the greater portion of the receipts accrued from "cash received at sundry times from the Exchequer," and that nearly all of this cash, or £2,771,597, was expended in the purchase of exchequer-bills. The rest of the receipts were appropriated to the purchase of £2,974 Consols, and £24,921 Reduced Annuities Consolidated. A supplementary return states that on the 16th of February, 1854, Mr. Gladstone, the Chancellor of the Exchequer, applied to the Bank for advances on Exchequer-bills, of such sums as should not leave a larger amount of the said bills in the hands of the Governor of the Bank than £1,000,000; and that on the 8th of June, 1854, a similar advance was requested to the amount of £750,000. Both requests were complied with by the Court of Directors of the Bank of England.

THE DEBTS OF CITIES IN THE UNITED STATES.

The following table shows at a glance the debts, population, and value of taxable property in several of the largest cities in the Union. It is believed to be nearly correct:—

City.	Debt.	Population.		Taxable value
New York, Jan. 1, 1855.....	\$13,960,856	1855..	700,000	1854.. \$462,285,790
Albany, May 1	2,632,016	1855..	60,000	1854.. 21,506,261
Baltimore, Jan. 1	11,672,889	1855..	200,000	1850.. 80,237,960
Boston, Jan. 1	7,779,855	1855..	160,000	1854.. 207,013,200
Brooklyn, Jan. 1	1,254,540	1855..	200,000	1854.. 88,923,685
Cincinnati, March, 1854	2,929,000	1855..	150,000	1854.. 40,000,000
Cleveland, June, 1855	720,000	1853..	31,000	1853.. 18,510,779
Chicago, Feb.	728,000	1855..	80,000	1854.. 24,392,039
Detroit, June 12	817,624	1854..	40,373	1854.. 12,518,115
Jersey City, May.....	700,000	1854..	20,989	1854.. 12,873,285
Louisville, March 9.....	1,137,000	1854..	70,000	1854.. 35,000,000
Milwaukee, March.....	1,031,550	1854..	35,000	1854.. 4,700,000
New Orleans, April 1.....	12,147,262	1855..	160,000	1854.. 72,247,420
Philadelphia, Jan.....	19,870,035	1854..	500,000	1854.. 155,260,000
Pittsburgh, Jan. 1	2,935,794	1854..	62,000	.....
St. Louis, May 1	3,905,096	1855..	115,000	1854.. 51,223,859
Sacramento, April 5.....	1,480,536	1852..	10,000	1854.. 9,000,000
San Francisco, Jan. 1	1,509,000	1854..	34,776	1854.. 34,296,195
Wheeling, Jan. 1....	1,215,951	1855..	14,136	.....

BELL'S PHILOSOPHY OF JOINT-STOCK BANKING.

It will be seen by the following extract from a review in the London *Economist*, that G. M. BELL, Esq., (a name favorably known to the readers of the *Merchants' Magazine*,) has published a new edition of his treatise on the "Philosophy of Joint-Stock Banking." In reviewing the work, the *Economist* justly remarks:—

"It states nearly all that a book can state on the subject; for, after ingenuity has exhausted itself in describing all the possible cases that the manager of a joint-stock bank has to consider, there are always new circumstances arising which the mother-wit of the manager must decide for himself. For them the 'file affords no precedent.' Correctly and emphatically does Mr. Bell say, 'that the entire security of the whole system of banking rests on this one word—MANAGEMENT.' Banking, however, is not in this respect singular. All business depends on management, and even when it is precribed by an act of Parliament, there must still be management to adapt it to circumstances as well as the act. The direction of an act is really adding to all the difficulties of a business the difficulty of knowing what the act prescribes, and conducting the business accordingly. Mr. Bell is an enlightened advocate of perfect free trade in banking; and we presume all men are by this time convinced that no folly or presumption is greater than that of ignorant legislators pretending to regulate a business which those who carry it on have in a great measure yet to learn."

GOLD AND SPECIE RECEIVED IN ENGLAND IN 1854.

According to *Herapath's* (London) *Journal*, the following are the net arrivals of gold and specie; that is, the excesses of the published arrivals over the departures for the past year 1854, up to the 30th December:—Total for the year, £21,400,133. This is exclusive of sums brought and sent away by private individuals, loans, &c. In the following table, which has cost no little labor, from its size, to compile, the imports of the precious metals are apportioned to the countries from which they were shipped. It should be observed that these are the imports, irrespective of exports to them or any other places. Imports are not included which are trifling in amount, or from places which send us but little gold. In the last column, under the head of South America, Pacific, &c., is included £253,000 from the East Indies, £380,000 from Mexico, and £40,000 from Russia:—

	United States.	Australia.	West Indies.	South America, Pacific, &c.
Total.....	£8,604,750	£9,428,880	£4,346,510	£1,573,130

"This table shows that we have had nearly as much of the precious metals from the United States as from Australia, and about half as much from our West India colonies as from America. The balance of trade, therefore, has been greatly in our favor from all three places. But it is a remarkable fact that our unbalanced exports from America, if the payments were at all of short date, were much greater during the last, than the first six months of 1854, that is during the wilder part of the American mania. In December, however, the returns of gold fell off to less than half the average of the preceding five months, no doubt owing to the rupture of American credit, and the fear of our merchants to export. The Australian trade, measured by a similar rule, showed much more done in the first half of 1854 than in the last, which is easily accounted for by the markets being glutted by our wild exportations to that colony.

"It is here worthy of remark that, according to the gold returns, the unbalanced exports—which are usually, though not always truly, considered a measure of our advantage by the trade—are only about one-sixth to South America, the Pacific, &c., of what they are to our Australian colonies."

COMMERCE AND FINANCES OF RUSSIA.

Some elaborate tables have just been published by the statistical department of the British Board of Trade, conveying all the latest information obtained regarding the commerce and finances of Russia. From these it appears that in 1852 the public debt of the empire, domestic and foreign, was £63,185,308. In the same year the revenue from customs and excise duties was £4,924,608. As regards the general revenue, the amount is not given for a later period than 1849, when, exclusive of Poland and Finland, it was £24,794,735, of which £7,275,458 was from direct taxes, £7,745,110 from indirect taxes, and £9,774,167 from the brandy monopoly. Under the head of shipping, the tables show that the total of vessels entered at Russian ports in 1852 was 8,615, of an aggregate burden of 1,570,645 tons, more than half of which were to the ports in the Black Sea and the Sea of Azoff. The total clearances were 8,407 vessels, of 1,520,160 tons. Of this trade fully a fourth was carried on in British ships, Turkish, Greek, Swedish, Sardinian, Dutch, Austrian, Prussian, and Danish, coming next in order. The most important of any single port is Odessa, where the arrivals in 1853 amounted to 589,178 tons, while the value of the cargoes shipped, and which consisted principally of grain, was £5,627,500, or about 150 per cent above their amount in 1851.

NEW BANKING LAW OF INDIANA.

All banks are prohibited from issuing more than one-twentieth of their bill circulation in denominations under five dollars. No bank can reissue the bills of the banks of other States. The majority of the stock of any bank must be owned by resident citizens of the State. The stocks allowed to be taken by the auditor as securities for the issued bills, are "such as form any portion of the public debt now created, or hereafter to be created, the United States or by that State, and chargeable on the treasury, or such other States of the Union as pay interest semi-annually, or at any less period, on their public debts; but such debts shall, in all cases, be, or be made to be, equal to a stock producing six per cent per annum; and it shall not be lawful for the treasurer to take any stock at any rate above its par value, nor its market value."

The thirty-day notice of the old law, after suspension of payments, before the bank can be wound up, is abolished, and the auditor is compelled to proceed to redeem the bills of a suspended bank immediately after he shall have given notice to the bank which he is bound to give on evidence of any default in specie payments. Banks can only be organized in towns having one thousand inhabitants and can only carry on business at their respective locations. The owners of banks have to prove that they are possessed of unincumbered taxable property in the State, subject to execution.

THE RATES OF INTEREST IN LOUISIANA.

We give below the several sections of a bill passed at the late session of the Legislature of Louisiana, and approved by the Governor March 15th, 1855:—

SECTION 1. That all debts shall bear interest at the rate of five per cent, from the time they become due, unless otherwise stipulated.

SEC. 2. That article two thousand eight hundred and ninety-five of the Civil Code shall be so amended that the amount of conventional interest shall in no case exceed eight per cent under pain of forfeiture of the entire interest so contracted.

SEC. 3. That if any person hereafter shall pay on any contract a higher rate of interest than the above, as discount or otherwise, the same may be sued for and recovered within twelve months from the time of such payment.

SEC. 4. That all laws contrary to the provisions of this act, and all laws on the same subject matter, except what is contained in the Civil Code and Code of Practice, be repealed.

COMMERCIAL STATISTICS.

STATISTICS OF THE WHALE FISHERY.

According to the annual statement of the New Bedford *Shipping List*, there was imported into the United States in 1854 of sperm oil, 76,096 barrels; whale oil, 319,837 barrels, and of whalebone, 3,445,200 pounds. The import of oil and bone for each year from 1841 to 1854 has been as follows.—

	Sperm oil, bbls.	Whale oil, bbls.	Bone, lbs.		Sperm oil, bbls.	Whale oil, bbls.	Bone, lbs.
1853	103,077	260,114	5,652,300	1846	95,217	207,493	2,276,939
1852	78,872	84,211	1,259,900	1845	157,917	272,730	3,167,143
1851	99,591	328,483	3,916,500	1844	139,594	262,047	2,532,445
1850	92,892	200,608	2,869,200	1843	160,985	206,727	2,000,000
1849	100,944	248,492	2,281,100	1842	165,637	161,011	1,600,000
1848	107,976	280,656	2,003,000	1841	159,304	207,348	2,000,900
1847	120,573	313,150	3,341,680				

VALUE OF EXPORTS AND IMPORTS OF UNITED STATES.

The following table, compiled from the report of the Register of the Treasury, exhibits the total value of exports to, and imports from each foreign country; also the value of the domestic produce, and of the foreign produce exported to each foreign country during the year ending June 30th, 1854:—

Countries.	EXPORTS.			Value of imports.
	Domestic produce.	Foreign produce.	Total.	
Russia	\$385,521	\$145,095	\$480,616	\$1,544,235
Prussia .....	.....	.....	.....	47,773
Sweden and Norway.....	1,085,602	39,324	1,124,926	515,178
Swedish West Indies.....	12,741	.....	12,741	22,590
Denmark	87,870	23,547	111,417	8,097
Danish West Indies.....	928,924	34,026	962,950	286,044
Hamburg	2,255,519	618,761	2,874,280	2,322,971
Bremen	8,886,077	825,901	9,211,978	14,643,927
Holland.....	2,299,710	142,956	2,442,666	1,695,970
Dutch East Indies.....	109,203	75,573	184,776	1,041,609
Dutch West Indies.....	371,380	22,065	393,445	534,978
Dutch Guiana	53,745	7,678	61,423	104,236
Belgium	3,848,890	1,158,004	5,006,894	3,462,241
England	135,111,708	5,563,631	140,675,339	140,388,733
Scotland	3,097,662	190,336	3,287,998	5,820,469
Ireland.....	1,006,017	86,485	1,092,502	229,335
Gibraltar	446,445	81,327	527,772	59,673
Malta	148,528	21,245	169,773	83,695
Hanover .....	.....	.....	.....	.....
British East Indies.....	567,193	69,219	636,412	5,378,321
Cape of Good Hope.....	292,628	7,330	299,958	448,903
British Honduras.....	203,913	58,728	262,641	288,954
British Guiana.....	718,096	1,153	719,249	47,489
British West Indies.....	4,756,398	153,277	4,909,675	1,126,417
British American Colonies	4,693,771	2,572,333	7,266,104	2,206,021
Canada.....	10,510,373	6,790,333	17,300,706	6,721,539
Australia.....	2,999,635	149,444	3,149,079	214,202
Falkland Islands.....	.....	.....	.....	.....
Other British possessions.....	.....	.....	.....	4,344
France on the Atlantic.....	29,749,466	978,355	30,727,821	32,892,021
France on the Mediterranean..	1,218,786	201,374	1,420,160	2,889,372
French West Indies.....	551,525	60,502	612,027	161,085
French Guiana.....	100,148	685	100,833	29,618
French possessions in Africa ..	.....	.....	.....	.....
Spain on the Atlantic.....	1,390,348	.....	1,390,348	538,504
Spain on the Mediterranean..	3,212,368	31,040	3,243,408	1,579,074
Teneriffe & other Canaries....	19,613	804	20,417	39,598
Manilla & Philippine Islands..	27,852	46,650	74,502	2,965,282
Cuba.....	8,228,116	323,636	8,551,752	17,124,339
Other Spanish West Indies	990,886	60,997	1,051,883	2,850,353
Portugal	127,150	23,715	150,865	243,592
Madeira	47,708	.....	47,708	80,007
Fayal and other Azores.....	10,030	440	10,470	21,584
Cape de Verdes.....	30,037	2,208	32,245	8,985
Italy	1,586,327	165,439	1,751,766	971,728
Sicily	246,151	13,900	260,051	959,300
Sardinia	188,305	2,020	190,325	85,676
Tuscany	11,735	37,032	48,767	1,152,717
Trieste & other Austrian ports.	1,697,319	206,290	1,903,609	741,919
Turkey	219,496	105,702	325,198	803,114
Hayti	1,880,187	329,538	2,209,725	2,357,252
Mexico	2,091,870	1,043,616	3,135,486	3,463,190
Central Republic of America ..	250,539	58,345	308,884	2,360,422
New Grenada	855,254	82,052	937,306	1,478,520

Countries.	EXPORTS.		Total.	Value of imports.
	Domestic produce.	Foreign produce.		
Venezuela.....	1,181,604	69,279	1,200,883	3,072,649
Brazil	4,046,857	192,384	4,239,241	14,110,387
Oriental Republic of Uruguay.	450,855	62,102	512,957	457,179
Argentine Republic.....	658,720	108,005	761,725	2,144,971
Chili	1,942,330	250,929	2,193,259	3,332,167
Peru.....	651,707	38,448	685,155	1,005,406
China	1,293,925	104,163	1,398,088	10,506,329
West Indies generally	157,049	.....	157,049	.....
Europe generally	5,050	.....	5,050	.....
Asia generally .....	.....	200	200	60,730
Liberia .....	.....	.....	.....	.....
Africa generally	1,716,924	88,048	1,804,972	1,386,560
South America generally.....	47,241	109,808	156,549	235,693
South Sea Islands.....	886,779	66,036	952,815	10,103
Ecuador .....	.....	.....	.....	57,534
Pontifical States .....	.....	.....	.....	.....
Greenland .....	.....	.....	.....	.....
Pacific Ocean.....	.....	.....	.....	.....
Atlantic Ocean .....	.....	1,560	1,560	60
Indian Ocean.....	.....	.....	.....	.....
Japan.....	.....	.....	.....	.....
Sandwich Islands .....	.....	55,891	55,891	119,130
Northwest Coast.....	.....	.....	.....	.....
Uncertain places.....	.....	.....	.....	.....
Total	\$252,047,806	\$23,748,514	\$275,796,320	\$301,494,094

AMERICAN AND FOREIGN TONNAGE ENTERED AND CLEARED THE U. STATES.

A STATISTICAL VIEW OF THE TONNAGE OF AMERICAN AND FOREIGN VESSELS ARRIVING FROM, AND DEPARTING TO EACH FOREIGN COUNTRY, DURING THE YEAR ENDING JUNE 30, 1854:—

Countries.	AMERICAN.		FOREIGN.	
	Entered.	Cleared.	Entered.	Cleared.
Russia.....	11,487	3,891	945	1,485
Prussia.....	519	.....	.....	295
Sweden and Norway	4,747	4,781	5,823	4,896
Swedish West Indies.....	1,168	367	.....	.....
Denmark .....	.....	714	567	1,894
Danish West Indies	12,749	22,846	6,992	7,984
Hamburg	8,423	5,717	35,014	28,968
Bremen	34,661	18,048	129,576	74,252
Holland	10,830	15,204	8,865	15,004
Dutch East Indies	8,545	3,638	441	4,313
Dutch West Indies	15,166	7,920	4,808	690
Dutch Guiana.....	4,899	2,927	.....	130
Belgium	36,480	42,532	18,217	11,171
England	826,359	858,970	482,122	433,246
Scotland	30,856	22,018	86,895	23,003
Ireland	3,781	9,120	26,037	14,432
Gibraltar	197	12,189	862	624
Malta.....	581	3,197	.....	302
Hanover .....	.....	.....	628	.....
British East Indies	56,664	45,812	1,379	585
Cape of Good Hope	2,887	3,869	477	381
British Honduras.....	5,076	4,189	2,821	3,537
British Guiana	5,129	12,131	1,172	3,161
British West Indies.....	56,955	97,389	40,762	39,678
British American colonies	121,105	295,781	358,460	537,309
Canada	867,489	880,941	674,188	648,239

Countries.	AMERICAN.		FOREIGN.	
	Entered.	Cleared.	Entered.	Cleared.
Australia	4,548	39,421	3,794	4,989
Falkland Islands	255	105	216	....
Other British possessions .....	....	....	....	....
France on the Atlantic	215,482	212,324	23,882	14,925
France on the Mediterranean.....	17,666	17,728	7,951	3,166
French West Indies.....	3,514	13,576	5,325	6,097
French Guiana	990	2,234	....	....
French possessions in Africa .....	....	....	....	131
Spain on the Atlantic	8,451	8,940	1,966	3,164
Spain on the Mediterranean	13,740	12,140	11,750	37,224
Teneriffe and other Canaries.	1,099	1,046	399	....
Manilla and Philippine Islands.....	22,614	16,798	1,935	843
Cuba	467,356	398,049	42,182	25,188
Other Spanish West Indies.....	52,228	31,014	8,710	8,528
Portugal	1,154	2,866	5,012	5,094
Madeira	2,270	821	536	286
Fayal and other Azores	2,186	560	124	463
Cape de Verdes	336	4,391	....	....
Italy .....	....	....	....	....
Sicily	24,190	3,862	15,357	3,713
Sardinia	590	10,688	2,198	2,246
Tuscany	12,466	2,386	4,819	387
Trieste and other Austrian ports	1,791	13,015	1,941	5,401
Turkey	10,018	3,948	....	569
Hayti.....	48,322	38,245	6,031	4,797
Mexico	37,569	29,758	8,605	15,173
Central America	84,197	85,314	1,467	3,499
New Grenada.....	160,967	170,460	1,950	1,164
Venezuela.....	16,616	12,263	3,893	4,074
Brazil	77,910	60,348	14,612	2,829
Oriental Republic of Uruguay.....	3,449	17,892	531	1,751
Argentine Republic.....	11,245	8,526	1,669	1,830
Chili	19,403	22,371	22,316	22,403
Peru	158,400	121,825	21,322	36,685
China	51,196	68,658	19,230	18,547
West Indies generally.....	....	....	....	....
Europe generally .....	....	....	....	....
Asia generally .....	....	....	....	....
Liberia	215	639	....	....
Africa generally.....	12,932	18,572	1,361	1,709
South America generally	594	700	....	....
South Sea Islands	3,966	3,487	2,097	536
Ecuador	1,981	....	....	192
Pontifical States.....	....	....	255	....
Greenland	445	409	....	....
Pacific Ocean	41,186	48,449	1,078	2,111
Atlantic Ocean	10,714	6,412	....	....
Indian Ocean	1,350	3,814	....	....
Japan .....	....	500	....	....
Sandwich Islands.....	22,287	19,835	1,451	1,417
Northwest Coast.....	2,082	2,862	4,408	6,092
Uncertain places	394	....	....	....
Total.....	3,752,115	3,911,392	2,132,224	2,107,802

BRITISH EXCISE RETURNS IN 1853 AND 1854.

The excise statements for the year have also been issued, and the subjoined table exhibits the quantities of each article charged with duty in the United Kingdom during that period as compared with 1853, and also the quantities retained for home consumption. Paper continues to show an increase, caused by a further improvement

in the export demand. In spirits, likewise, there has been a considerable augmentation, with an increased home consumption. The small quantities of sugar which appear in the list consist of that made by the Irish Beet Company:—

	Quantities charged with duty.		Quantities retained for home consumption.	
	1853.	1854.	1853.	1854.
Hops.....lbs.	31,751,893	9,877,126	30,949,590	9,291,958
Malt.....bush.	42,039,748	36,819,554	41,992,178	36,812,727
Paper.....lbs.	177,633,009	177,896,224	164,336,135	161,784,204
Spirits.....galls.	25,423,444	26,148,511	25,021,317	25,883,584
Sugar.....cwts.	1,538	2,204	1,538	2,204

IMPORT AND EXPORT OF WOOL IN GREAT BRITAIN.

The subjoined statement of the import and export of foreign and colonial wool for the years ending on the 5th of January, 1853, 1854, and 1855, is derived from the circular of J. T. Simes & Co., of the 3d of March, 1855:—

IMPORTS.				
	1853.	1854.	1855.	
Colonial.....lbs.	57,529,405	67,062,095	70,785,545	
Foreign	34,163,459	50,186,087	34,068,937	
Total	91,692,864	117,248,182	104,854,482	
EXPORTS.				
	1853.	1854.	1855.	
Colonial.....lbs.	7,355,249	8,460,209	16,940,858	
Foreign	3,911,690	3,236,795	7,526,426	
Total	11,266,939	11,697,004	24,467,284	

The export of British wool (in pounds) during the three years ending as above was in—

1853.	1854.	1855.
13,919,277	6,734,129	12,988,939

The consumption of wool, of late years, has increased very rapidly in England and the continent. The British woollen manufacture now stands next to the cotton manufacture, and employs one hundred and fifty millions of dollars of British capital; and the product forms more than a fourth part of British textile manufactures. Down to 1814, the British imported forty millions of pounds of wool, mostly from Spain; they then procured it from Germany; and within a few years immense supplies have been derived from Australia. It was predicted and feared that the gold discoveries would diminish the product in this country, but this has not been the case. Here are the exports from Australia in 1851 and 1853:—

	1851.	1853.
Western Australia.....lbs.	368,595	24,059
South Australia	3,395,603	3,339,743
New South Wales.....	14,772,112	16,674,933
Victoria.....	17,269,521	20,822,692
Van Dieman's Land	5,198,083	5,514,756
New Zealand.....	809,203	690,730
Total	41,810,117	47,075,694

But the war of last year has diminished the product of the continent; and in Great Britain there has been a falling off of 50,000 bales in the import. At this time France is the largest market in the world for wool. She uses sixty millions of dollars' worth annually, and is largely increasing her exports. The Zollverein and Belgium use fifty millions of dollars' worth.

STATEMENT EXHIBITING THE COMMERCE OF EACH STATE AND TERRITORY FROM JULY 1, 1853, TO JUNE 30, 1854.

STATE.	VALUE OF EXPORTS.			VALUE OF IMPORTS.		
	DOMESTIC PRODUCE.		FOREIGN PRODUCE.	In American Vessels.		Total.
	In American Vessels.	Total.	In American Vessels.	In American Vessels.	In foreign Vessels.	Total.
Maine.....	\$1,851,852	\$6,930,081	\$407,851	\$1,038,857	\$1,323,043	\$2,361,900
N. Hampshire.....	.....	913	.....	27,257	7,248	34,505
Vermont.....	310,078	310,078	1,135,166	337,279	.....	337,279
Massachusetts.....	9,316,532	17,895,738	2,270,918	30,141,034	18,422,764	48,563,788
Rhode Island.....	422,642	426,046	13,935	308,755	129,217	437,972
Connecticut.....	720,925	721,307	18,268	546,970	16,007	562,977
New York.....	77,504,476	105,551,740	10,282,137	145,750,943	49,676,990	195,427,933
New Jersey.....	.....	2,225	.....	685	3,286	3,971
Pennsylvania.....	7,739,874	9,845,810	186,372	12,991,511	8,367,795	21,359,306
Delaware.....	80,920	80,920	.....	.....	.....	.....
Maryland.....	8,118,046	11,655,250	110,101	6,031,192	756,860	6,787,552
D. of Columbia.....	37,992	37,992	.....	48,108	.....	48,108
Virginia.....	3,096,601	4,752,218	680	722,129	654,087	1,276,216
North Carolina.....	271,463	891,897	.....	214,860	97,773	312,633
South Carolina.....	7,780,928	11,982,308	12,708	1,392,953	318,432	1,711,385
Georgia.....	2,286,869	4,807,675	.....	183,996	152,955	336,951
Florida.....	3,057,856	8,964,397	.....	16,522	12,447	28,969
Alabama.....	7,255,560	13,911,612	.....	137,828	587,782	725,610
Louisiana.....	43,428,747	60,656,587	185,226	12,454,089	1,968,065	14,422,154
Mississippi.....	.....	.....	.....	11,386	.....	11,386
Ohio.....	442,518	743,004	1,580	556,974	233,108	790,082
Kentucky.....	.....	.....	.....	.....	.....	.....
Michigan.....	225,455	405,181	.....	204,286	.....	204,286
Illinois.....	254,793	297,046	29,314	71,421	7,923	79,344
Texas.....	504,086	762,448	551,901	125,480	105,943	231,423
California.....	720,342	840,312	45,030	2,015,377	3,324,037	5,339,414
Oregon.....	41,314	42,707	120	.....	48,932	48,932
Wisconsin.....	30,464	30,464	.....	45,641	3,533	49,174
Minnesota.....	.....	.....	.....	740	104	844
California.....	.....	1,343,064	.....	.....	.....	3,068,287
Total.....	176,100,273	\$253,390,870	\$15,221,993	\$215,376,273	\$86,117,821	\$304,565,381

TRADE AND COMMERCE OF THE SANDWICH ISLANDS.

W. GOODALE, Collector General of Customs, publishes in the *Polynesian* his official tables of statistics for the year 1854:—

1853—Value of goods imported.....	\$1,160,355 13
1854—Value of goods exported.....	1,265,022 71
Domestic exports in 1853.....	281,599 17
Domestic exports in 1854.....	274,029 70
Number of national vessels at Honolulu, 1853.....	10
Number of national vessels at Honolulu, 1854.....	25
Number of merchant vessels, 1853.....	211
Number of merchant vessels, 1854.....	148
Number of whaling vessels, 1853.....	533
Number of whaling vessels, 1854.....	525
Gallons of spirits and wines for consumption, 1853.....	18,203
Gallons of spirits and wines for consumption, 1854.....	17,537
Revenue from spirits, 1853.....	\$70,209 68
Revenue from spirits, 1854.....	65,965 87

The total quantity of oil and bone transhipped was as follows:—

Sperm oil.....galls.	156,464	Bone.....lbs.	1,479,678
Whale oil.....	1,688,922		

The above was all shipped to the United States, except about 35,000 gallons whale oil and 47,000 pounds bone, shipped to Bremen and Havre.

COTTON AND SLAVE STATISTICS.

The *Baltimore American* says:—

The *South-western News* makes up from the census reports some very important statistics, peculiarly interesting to the cotton growing and slave States, South Carolina, Georgia, Florida, Alabama, Mississippi, Louisiana, Texas, and Arkansas. The whole area is 662,185 square miles, of which 21,675,682 acres are improved land. The whole number of slaves is 1,798,768, whose average rate of increase for the last ten years is 54.46 per cent. The number of bales of cotton made is 2,204,521, averaging 1.197 bales per thousand slaves. Average number of acres of improved land per bale is 10.12.

These statistical views are not limited to the present. The calculations are carried forward forty years to 1890, with the following result:—

Actual number of slaves, according to the ratio of increase in the United States, (28.97) 5,004,219. Actual number, according to the ratio of increase in the planting States, (54.49) 10,295,962. Slave population demanded by the crop, 13,218,715. Acres of improved land required, 160,102,539. Bales of cotton demanded by planting States, 15,820,400.

THE "INDIAN CHIEF"—A VETERAN SHIP.

A writer in the *Norfolk Herald*, in noticing the arrival at Talchuana, February 10, 1855, of the ship *Indian Chief*, Captain Fish, of New London, remarks:—

The above-named ship, *Indian Chief*, is the same identical craft built by Mr. Porter, in Portsmouth, Virginia, and launched in 1811—laid up at Broadway, in the Appomattox, all the war, and began her first voyage to London in 1815, from which time until 1819, (when she was sold to New York,) she was the pride of Virginia's marine. This noble ship was built for, and under the superintendence of, that noble old seaman, Captain Edward Watson, of Norfolk, by whom she was commanded. Now, according to my reckoning, this gallant old ship is forty-four years old, and she is still doing hard service on the other side of the globe—still staunch, strong, and seaworthy. Only two years ago her present owners represented her to the writer of this, as being, from her model, soundness, and fine sea qualities, one of the best whaling ships in the Pacific Ocean.

TRADE BETWEEN ENGLAND AND TURKEY.

The trade between Turkey and England has very considerably increased within the last few years. One of the principal exports to England consists of grain, but it was not until 1842 that the Turkish government permitted the shipment. Between that year and 1848, the increase in the exports of Indian corn from Galatz was from 597,062 quarters to 1,270,745 quarters, or 110 per cent. The quantity of wheat exported from Ibraila during the same period increased from 667,909 quarters to 1,862,909 quarters, or 180 per cent. The increase in the exports of Indian corn from the same port was from 224,310 quarters to 1,448,619 quarters, or 545 per cent. Some opinion may be formed of the extent of the agricultural resources of Turkey, when such results have been accomplished within the last few years.

COMMERCIAL REGULATIONS.**TREATY OF COMMERCE, ETC., BETWEEN THE UNITED STATES AND THE ARGENTINE CONFEDERATION.**

The following treaty between the United States of America and the Argentine Confederation was concluded and signed by their respective plenipotentiaries, at San Jose, on the twenty-seventh day of July, eighteen hundred and fifty-three, which treaty being in the English and Spanish languages, (the English only being here published,) is word for word as follows:—

TREATY OF FRIENDSHIP, COMMERCE, AND NAVIGATION BETWEEN THE UNITED STATES AND THE ARGENTINE CONFEDERATION.

Commercial intercourse having been for some time established between the United States and the Argentine Confederation, it seems good for the security as well as the encouragement of such commercial intercourse, and for the maintenance of good understanding between the two governments, that the relations now subsisting between them should be regularly acknowledged and confirmed by the signing of a Treaty of Friendship, Commerce, and Navigation. For this purpose they have nominated their respective plenipotentiaries—that is to say, the President of the United States, ROBERT C. SCHENCK, Envoy Extraordinary and Minister Plenipotentiary of the United States to Brazil, and JOHN S. PENDLETON, Charge d'Affairs of the United States to the Argentine Confederation, and his Excellency the Provisional Director of the Argentine Confederation, Doctor DON SALVADOR MARIA DEL CARRIL and Doctor DON JOSE BENJAMIN GOROSTIAGA—who, after having communicated to each other their full powers, found in good and due form, have agreed upon the following articles:—

ARTICLE 1. There shall be perpetual amity between the United States and their citizens on the one part, and the Argentine Confederation and its citizens on the other part.

ART. 2. There shall be between all the territories of the United States and all the territories of the Argentine Confederation a reciprocal freedom of Commerce. The citizens of the two countries respectively shall have liberty, freely and securely, to come with their ships and cargoes to all places, ports, and rivers in the territories of either, to which other foreigners, or the ships or cargoes of any other foreign nation or State, are or may be permitted to come; to enter into the same, and to remain and reside in any part thereof, respectively; to hire and occupy houses and warehouses for the purposes of their residence and Commerce; to trade in all kinds of produce, manufactures, and merchandise of lawful Commerce; and generally to enjoy, in all their business, the most complete protection and security, subject to the general laws and usages of the two countries respectively. In like manner, the respective ships of war and post-office or passenger packets of the two countries shall have liberty, freely and securely, to come to all harbors, rivers, and places to which other foreign ships of war and packets are or may be permitted to come; to enter into the same; to anchor and remain there and refit, subject always to the laws and usages of the two countries respectively.

ART. 3. The two high contracting parties agree that any favor, exemption, privilege, or immunity whatever, in matters of Commerce or navigation, which either of them has actually granted, or may hereafter grant, to the citizens or subjects of any other government, nation, or State, shall extend in identity of cases and circumstances to the citizens of the other contracting party gratuitously, if the concession in favor of that other government, nation, or State shall have been gratuitous; or, in return for an equivalent compensation, if the concession shall have been conditional.

ART. 4. No higher or other duty shall be imposed on the importation into the territories of either of the two contracting parties of any article of the growth, produce, or manufacture of the territories of the other contracting party than are or shall be payable on the like article of any other foreign country; nor shall any other or higher duties or charges be imposed in the territories of either of the contracting parties on the exportation of any article to the territories of the other than such as are or shall be payable on the exportation of the like article to any other foreign country; nor shall any prohibition be imposed upon the importation or exportation of any article of the growth, produce, or manufacture of the territories of either of the contracting parties, to or from the territories of the other, which shall not equally extend to the like article of any other foreign country.

ART. 5. No other or higher duties or charges on account of tonnage, light or harbor dues, pilotage, salvage in case of average or shipwreck, or any other local charges, shall be imposed in the ports of the two contracting parties on the vessels of the other than those payable in the same ports on its own vessels.

ART. 6. The same duties shall be paid and the same drawbacks and bounties allowed upon the importation or exportation of any article into or from the territories of the United States, or into or from the territories of the Argentine Confederation, whether such importation or exportation be made in vessels of the United States or in vessels of the Argentine Confederation.

ART. 7. The contracting parties agree to consider and treat as vessels of the United States and of the Argentine Confederation all those which, being furnished by the competent authority with a regular passport or sea-letter, shall, under the then existing laws and regulations of either of the two governments, be recognized fully and *bona fide* as national vessels by that country to which they respectively belong.

ART. 8. All merchants, commanders of ships, and others, citizens of the United States, shall have full liberty, in all the territories of the Argentine Confederation, to manage their own affairs themselves, or to commit them to the management of whomsoever they please, as broker, factor, agent, or interpreter; nor shall they be obliged to employ any other persons in those capacities than those employed by citizens of the Argentine Confederation, nor to pay them any other salary or remuneration than such as is paid in like cases by citizens of the Argentine Confederation; and absolute freedom shall be allowed in all cases to the buyer and seller to bargain and fix the price of any goods, wares, or merchandise imported into or exported from the Argentine Confederation as they shall see good, observing the laws and established customs of the country. The same rights and privileges, in all respects, shall be enjoyed in the territories of the United States by the citizens of the Argentine Confederation. The citizens of the two contracting parties shall reciprocally receive and enjoy full and perfect protection for their persons and property, and shall have free and open access to the courts of justice in the said countries respectively for the prosecution and defense of their just rights, and they shall be at liberty to employ in all cases such advocates, attorneys, or agents, as they may think proper; and they shall enjoy, in this respect, the same rights and privileges therein as native citizens.

ART. 9. In whatever relates to the police of the ports, the lading and unlading of ships, the safety of the merchandise, goods, and effects, and to the acquiring and disposing of property of every sort and denomination, either by sale, donation, exchange, testament, or in any other manner whatsoever, as also to the administration of justice, the citizens of the two contracting parties shall reciprocally enjoy the same privileges, liberties, and rights as native citizens; and they shall not be charged in any of those respects with any higher imposts or duties than those which are paid or may be paid by native citizens, submitting, of course, to the local laws and regulations of each country respectively. If any citizen of either of the two contracting parties shall die without will or testament in any of the territories of the other, the consul-general, or consul of the nation to which the deceased belonged, or the representative of such consul-general or consul, in his absence, shall have the right to intervene in the possession, administration, and judicial liquidation of the estate of the deceased, conformably with the laws of the country, for the benefit of the creditors and legal heirs.

ART. 10. The citizens of the United States residing in the Argentine Confederation and the citizens of the Argentine Confederation residing in the United States, shall be exempted from all compulsory military service whatsoever, whether by sea or by land, and from all forced loans, requisitions, or military exactions; and they shall not be compelled, under any pretext whatever, to pay any ordinary charges, requisitions, or taxes, greater than those that are paid by native citizens of the contracting parties respectively.

ART. 11. It shall be free for each of the two contracting parties to appoint consuls for the protection of trade, to reside in any of the territories of the other party; but before any consul shall act as such he shall, in the usual form, be approved and admitted by the government to which he is sent; and either of the contracting parties may except from the residence of consuls such particular places as they judge fit to be excepted.

The archives and papers of the consulates of the respective governments shall be respected inviolably, and under no pretext whatever shall any magistrate or any of the local authorities seize or in any way interfere with them.

The diplomatic agents and consuls of the Argentine Confederation shall enjoy, in the territories of the United States, whatever privileges, exemptions, and immunities are or shall be granted to agents of the same rank belonging to the most favored nation; and, in like manner, the diplomatic agents and consuls of the United States in the territories of the Argentine Confederation shall enjoy, according to the strictest reciprocity, whatever privileges, exemptions, and immunities are or may be granted in the Argentine Confederation to the diplomatic agents and consuls of the most favored nation.

ART. 12. For the better security of Commerce between the United States and the Argentine Confederation, it is agreed that, if at any time any interruption of friendly commercial intercourse, or any rupture should unfortunately take place between the two contracting parties, the citizens of either of them, residing in the territories of the other, shall have the privilege of remaining and continuing their trade or occupation therein, without any manner of interruption, so long as they behave peaceably and commit no offense against the laws; and their effects and property, whether intrusted to individuals or to the State, shall not be liable to seizure or sequestration, or to any other demands than those which may be made upon the like effects or property belonging to the native inhabitants of the State in which such citizens may reside.

ART. 13. The citizens of the United States and the citizens of the Argentine Confederation respectively, residing in any of the territories of the other parties, shall enjoy in their houses, persons, and properties, the full protection of the government.

They shall not be disturbed, molested, nor annoyed in any manner on account of their religious belief, nor in the proper exercises of their peculiar worship, either within their own houses or in their own churches or chapels, which they shall be at liberty to build and maintain in convenient situations, to be approved of by the local government, interfering in no way with, but respecting the religion and customs of the country in which they reside. Liberty shall also be granted to the citizens of either of the contracting parties to bury those who may die in the territories of the other in burial-places of their own, which in the same manner may be freely established and maintained.

ART. 14. The present treaty shall be ratified on the part of the government of the United States within fifteen months from the date, and within three days by his Excellency the Provisional Director of the Argentine Confederation, who will also present it to the first Legislative Congress of the Confederation for their approval.

The preceding treaty was ratified on both parts, and the ratifications of the same exchanged in the city of Parana on the 20th day of December, 1854, and made public by the proclamation of the President of the United States, bearing date, city of Washington, 9th of April, 1855.

FREE NAVIGATION OF THE RIVERS PARANA AND URUGUAY.

TREATY BETWEEN THE UNITED STATES AND THE ARGENTINE CONFEDERATION.

A treaty between the United States of America and the Argentine Confederation was concluded and signed by their respective plenipotentiaries at San Jose de Flores, on the 10th day of July, in 1853, which treaty, being in the English and Spanish languages—the English only being here published—is word for word as follows:—

The President of the United States and his Excellency the Provisional Director of the Argentine Confederation, being desirous of strengthening the bonds of friendship which so happily subsist between their respective States and countries, and convinced that the surest means of arriving at this result is to take in concert all the measures requisite for facilitating and developing commercial relations, have resolved to determine by treaty the conditions of the free navigation of the rivers Parana and Uruguay, and thus to remove the obstacles which have hitherto impeded this navigation.

With this object they have named as their plenipotentiaries—that is to say, the President of the United States, Robert C. Schenck, envoy extraordinary and minister plenipotentiary of the United States to Brazil, and John S. Pendleton, charge d'affaires of the United States to the Argentine Confederation; and his Excellency the Provisional Director of the Argentine Confederation, Doctor Don Salvador Maria del Carril, and Doctor Don Jose Benjamin Gorostiaga; who, after having communicated to each other their full powers, found in good and due form, have agreed upon the following articles:—

ARTICLE 1. The Argentine Confederation, in the exercise of her sovereign rights, concedes the free navigation of the rivers Parana and Uruguay, wherever they may belong to her, to the merchant vessels of all nations, subject only to the conditions which this treaty establishes, and to the regulations sanctioned, or which may hereafter be sanctioned, by the national authority of the Confederation.

ART. 2. Consequently, the said vessels shall be admitted to remain, load, and unload in the places and ports of the Argentine Confederation which are open for that purpose.

ART. 3. The government of the Argentine Confederation, being desirous to provide every facility for interior navigation, agrees to maintain beacons and marks pointing out the channels.

ART. 4. A uniform system shall be established by the competent authorities of the Confederation for the collection of the custom-house duties, harbor, lights, police, and pilotage dues along the whole course of the waters which belong to the Confederation.

ART. 5. The high contracting parties, considering that the island of Martin Garcia may, from its position, embarrass and impede the free navigation of the confluent of the River Plate, agree to use their influence to prevent the possession of the said island from being retained or held by any State of the River Plate or its confluent which shall not have given its adhesion to the principle of their free navigation.

ART. 6. If it should happen (which God forbid) that war should break out between any of the States, republics, or provinces of the River Plate or its confluent, the navigation of the rivers Parana and Uruguay shall remain free to the merchant flag of all nations, excepting in what may relate to munitions of war, such as arms of all kinds, gunpowder, lead, and cannon balls.

ART. 7. Power is expressly reserved to his Majesty the Emperor of Brazil and the governments of Bolivia, Paraguay, and the Oriental State of Uruguay to become parties to the present treaty in case they should be disposed to apply its principles to the parts of the rivers Parana, Paraguay, and Uruguay, over which they may respectively possess fluvial rights.

ART. 8. The principal objects for which the rivers Parana and Uruguay are declared free to the Commerce of the world being to extend the mercantile relations of the countries which border them, and to promote immigration, it is hereby agreed that no favor or immunity shall be granted to the flag or trade of any other nation which shall not equally extend to those of the United States.

ART. 9. The present treaty shall be ratified on the part of the government of the United States within fifteen months from its date, and within two days by his Excellency the Provisional Director of the Argentine Confederation, who shall present it to the first legislative congress of the Confederation for their approbation.

The preceding treaty was "done" at San Jose de Flores on the 10th of July, 1853, by Robert C. Schenck, John S. Pendleton, Salvador Maria del Carril, and Jose Benjamin Gorostiaga, and duly ratified on both parts; and the respective ratifications of the same exchanged in the city of Parana on the 20th December, 1854. The proclamation of the President of the United States was published in Washington, April 9th, 1855.

LAW OF LOUISIANA RELATIVE TO SEAMEN.

The following being a correct copy of an act passed the last session of the Legislature of Louisiana, and approved March 15th, 1855, is published in the *Merchants' Magazine* for the information of seamen and shipping merchants:—

AN ACT RELATIVE TO SEAMEN.

SECTION 1. That the master of every vessel arriving from sea, at any port of this State, shall give to every person shipped on board such vessel who shall be entitled to his discharge, or who shall be discharged there, a certificate in the following form:

A B, one of the crew of the ship or vessel, called the _____ of _____ on her voyage from _____ to _____ is hereby discharged.

Dated _____ of _____ in the year of _____

(Signed)

C D, Commanding said vessel.

SEC. 2. That if any seaman shall desert from any vessel in any of the ports of this State, or in the voyage from the sea up to either of them, the master of the vessel shall, within twelve hours after his arrival, if such desertion shall have taken place before his arrival, or within twelve hours after the desertion, if it shall happen in the port, make out an advertisement containing the name of the seaman and of the vessel to which he belonged, together with a description of the person of the deserter, which advertisement shall be signed by the master, and within the time aforesaid put up in the office of the mayor of the city of New Orleans.

SEC. 3. That in all seaports in this State other than that of the city of New Orleans, the advertisements required by law shall be made at the custom-house of the parish in which the port may be situated; and the legal proceedings herein provided for shall be had before, and determined by any of the justices of the peace of the port.

SEC. 4. That no master of a vessel, nor any person for him, shall ship any seaman who shall not produce such discharge, unless he shall previously thereto give twelve hours' notice that such seaman has applied to be shipped without a discharge, to all the masters of vessels then in port, who have within two months next before advertised any deserter from their vessels. Until the expiration of which twelve hours, the master of any vessel to whom such seaman may apply to be shipped is authorized to detain him on board his vessel to the end that he may be reclaimed, if he is a deserter; but if such seaman be not so reclaimed, it shall then be lawful to engage him without producing any such certificate. And if any master of a vessel shall ship any seaman contrary to the provisions of this section, he shall forfeit \$50, to be recovered by any person who shall sue for the same.

SEC. 5. That the justice of the peace, on the verbal complaint of any person that he is entitled to receive his discharge, and that the same is denied by the master of the vessel to which he belonged, shall issue a citation directed to the master, commanding him to appear before him to show cause why such certificate should not be granted; the justice shall examine, in a summary way, into the circumstances of the case, and if he finds that the seaman is entitled to his discharge, he shall give judgment to that effect; and if the discharge has been previously demanded and refused, he shall add to the judgment an order that the defendant pay the complainant \$10 for his damages, and pay the costs of the proceedings; and a copy of so much of the judgment as orders the discharge shall be given to the complainant, which shall have all the effect to a legal discharge.

SEC. 6. That it shall be the duty of all persons who shall carry on the business of shipping seamen, previous to their engagement of the same to give bond with two good securities, freeholders of the parish, payable to the governor and his successor in office, in the penal sum of \$10,000, conditioned as follows: That he (the shipping master) and his securities shall be liable, in solido, for the price and value of any slave or slaves who have been regularly shipped by the said shipping master, and carried out of the State of Louisiana; the same to be recovered by the owner of such slave, with all damages accruing thereon, by prosecuting upon the bond: provided, that said bond shall not become void by the first or any other recovery, but may be put in suit and recoveries had thereon as often as any breach of the condition may happen, until the full amount of the bond shall be paid. And any person who shall act as shipping master without complying with the foregoing conditions, shall be fined \$1,000 and suffer imprisonment for six months at hard labor.

SEC. 7. That whenever any master or owner of any ship or vessel, steamboat, or other craft, shall ship any seaman, cook, or steward, for said ship or vessel, it shall not

be lawful for them, under a penalty of a fine of one thousand dollars, and imprisonment at hard labor for six months, to employ any shipping master or other person, excepting they have complied with the preceding section.

SEC. 8. That all fines incurred under the provisions of the foregoing sections, shall be recovered for the benefit of the New Orleans Charity Hospital, and may be prosecuted at the instance of the institution.

SEC. 9. That the owner of such ship, steamboat, or other water craft, and the master thereof, as well as the vessel, steamboat, or other craft, shall be liable to the owner of any slave so taken out of the State, for the value of said slave.

SEC. 10. That all persons engaged in the business of shipping seamen, who have given bond in conformity with law, shall, in case of death, bankruptcy, or the removal from the State of his sureties, be compelled, within fifteen days thereafter, to renew his bond: and in case of neglect or refusal, the person so offending shall be fined five hundred dollars, together with all costs.

SEC. 11. That whenever the sureties above named or either of them, shall remove from the State, die, or become bankrupt, the bonds signed by them shall be considered null and void, as regards the persons carrying on the business of shipping seamen.

SEC. 12. That all laws contrary to the provisions of this act, and all laws on the same subject matter, except what is contained in the Civil Code and Code of Practice, be repealed.

CUSTOMS DUTIES IN CANADA.

F. Hinks, Inspector-General at Quebec, has issued the following department order:

CUSTOMS DEPARTMENT, QUEBEC, 12th May, 1855.

In virtue of the authority of the third section of an act of a Provincial Parliament, passed the sixteenth year of her majesty's reign, and chaptered eighty-five, entitled, "An Act further to amend the laws relating to duties of customs," it is ordered that the following packages be chargeable with duty, viz.: all packages containing spirits, wines, cordials, or liquids of any kind in wood, bottles, flasks, and all packages of glassware or earthenware, sugar, molasses, syrups, treacle, coffee, rice, tobacco, flour, provisions, and no deduction to be allowed for the weight or value of the paper or string covering sugar, &c. All packages containing soap, candles, pipes, nails, chains, paints, spices, nuts, vermicelli, macaroni, glass, tin, Canada plates, tins, trunks, and jars containing merchandise, and all other packages in which the goods are usually exposed for sale, or which necessarily or generally accompany the goods when sold. And that the following packages are to be exempt from the payment of duty, viz.: Bales, trusses, cases covering casks of wines or brandy in wood, cases and casks containing dry goods, hardware, or cutlery, crates and casks containing glassware or earthenware, cases containing bottled wines or bottled spirits, and all other packages in which the goods are not usually exposed for sale, or which do not necessarily or generally accompany the goods when sold. By command,

F. HINKS, Inspector-General.

JOURNAL OF INSURANCE.

STOCK FIRE INSURANCE COMPANIES IN NEW YORK, JANUARY 1, 1855.

STATISTICAL TABLE OF THE REPORT MADE BY THE STOCK FIRE INSURANCE COMPANIES OF THE STATE OF NEW YORK TO THE CONTROLLER, JANUARY 1, 1855.

We have compiled a table from the reports made by the Fire Insurance Companies to the Controller on the 1st of January, 1855. We have given in the first column the amount of capital; in the second column the premiums received during the year 1854; in the third the gross amount of assets on hand at that date, beyond their capital; in the fourth the amount of liabilities and unearned premiums, calculating the latter at the rate of 45 per cent of the amount received during the year; in the fifth and sixth the surplus or deficiency, as shown by calculation from the previous columns; in the seventh the per centage of dividend on the capital paid by each company; and in the eighth the amount at risk.

We have made this table for the purpose of condensing the reports of the companies in such form that they may be seen at a glance; and have made a calculation for unearned premiums at the rate of 45 per cent on the whole amount received by each company during the year, and added this to the liabilities. This we think a liberal allowance for short time policies, and we know that all careful underwriters make an allowance of this kind when estimating their surplus, and the Controller, in his report to the Legislature on the 9th of March, 1854, pages 18, 19, and 20, calls attention to this, and there makes a calculation at 50 per cent as an illustration.

We know that the business of each company is constantly changing, and that many of them are now in a much better condition from what they were on the 1st of January last, owing to the small number of fires since that time; but great care should be shown in drawing from the surplus to make dividends, that the capital or unearned premiums should not be encroached upon.

We fear that our merchants do not examine this part of their business sufficiently. They will not sell an invoice of goods without first making a thorough inquiry as to the character, standing, and responsibility of the parties to whom they are making sales, but will often obtain insurance from any company they can find that will insure them at a low rate of premium, without even asking the question if there is any responsibility. We shall at some future time examine this subject more fully.

Companies.	Capital.....	Premiums received in 1854..	Gross surplus above capital on January 1, 1854.	Liabilities and unearned premiums, at 45 per cent.	Net surplus.....	Deficiency.....	Dividends.....	At risk.....
Aetna.....	\$200,000	\$37,372	\$36,873	\$16,921	\$19,952	.....	16	\$5,086,625
Albany.....	100,000	60,247	63,504	30,467	33,037	.....	18	6,465,728
Arctic.....	250,000	41,356	27,933	18,610	9,323	.....	7	3,550,000
Astor.....	150,000	62,130	22,587	36,345	.....	\$13,758	5	8,401,074
Atlantic.....	150,000	88,405	43,860	65,645	.....	11,785	5	9,353,825
Beekman.....	200,000	49,533	20,866	27,439	.....	6,573	.	4,157,626
Broadway.....	200,000	52,717	16,632	23,436	.....	6,804	5	7,131,580
Brooklyn.....	102,000	59,277	39,881	39,904	.....	23	6	7,035,311
City.....	210,000	83,192	134,208	40,272	93,936	.....	26	11,334,378
Citizens'.....	150,000	84,727	77,253	40,395	36,858	.....	20	9,890,522
Clinton.....	250,000	47,207	34,933	25,243	9,690	.....	7	5,371,563
Columbia.....	200,000	33,700	26,207	19,345	6,862	.....	4	3,562,427
Comm'nwealth	250,000	72,099	32,481	36,732	.....	4,251	12	5,743,711
Commercial..	200,000	75,900	32,497	45,777	.....	13,280	4	7,468,598
Continental..	500,000	125,682	95,547	57,013	38,534	.....	10	15,227,769
Corn Exchange	200,000	89,660	44,617	64,119	.....	19,502	6	.....
Eagle.....	300,000	79,977	79,515	37,503	42,012	.....	15	13,413,466
East River....	150,000	20,725	8,264	11,976	.....	3,712	.	3,148,707
Empire City...	200,000	51,800	43,648	30,521	13,127	.....	6	5,000,000
Excelsior.....	200,000	66,073	33,036	42,678	.....	9,642	10	5,414,623
Fireman's.....	204,000	98,896	76,222	55,703	20,519	.....	25	11,180,460
Fulton.....	150,000	65,646	23,930	36,108	.....	12,178	5	6,559,490
Greenwich.....	200,000	37,445	42,431	19,907	22,524	.....	15	7,536,935
Grocers'.....	200,000	40,538	31,933	18,586	13,347	.....	8	4,949,374
Hamilton.....	150,000	50,523	139,740*	51,200	.....	61,460	.	4,648,430
Hanover.....	150,000	41,391	17,020	21,085	.....	4,065	14	4,143,660
Harmony.....	150,000	63,024	28,820	34,342	.....	6,022	4	5,000,000
Home.....	500,000	399,720	241,578	254,104	.....	12,526	13	26,597,084
Howard.....	250,000	202,480	108,279	118,244	.....	9,965	20	20,610,505
Irving.....	200,000	50,908	23,432	27,619	.....	4,187	7	5,406,006
Jefferson.....	200,000	75,848	119,998	39,767	80,231	.....	23	10,202,569
Knickerbocker.	280,000	57,180	55,606	34,036	21,570	.....	20	9,242,981

* Whole assets.

Companies.	Capital	Premiums received in 1854.	Gross surplus above capital on January 1, 1854.	Liabilities and unearned premiums at 45 per ct.	Net surplus	Deficiency	Dividend	At risk
Lafarge.....	150,000	48,285	4,873	29,865	.....	24,992	4	3,299,532
Lenox.....	150,000	34,735	12,692	16,980	.....	4,288	4	3,334,635
Long Island...	200,000	72,795	105,823	35,738	70,085	.....	20	8,986,974
Lorillard....	200,000	72,175	37,118	33,141	3,977	.....	10	7,175,508
Manhattan...	250,000	84,148	56,410	41,940	14,470	.....	20	10,014,672
Market	200,000	75,200	28,632	35,425	.....	6,793	5	6,654,560
Mech. & Trad's	200,000	41,729	29,676	22,010	7,666	.....	8	4,395,467
Mercantile....	200,000	53,455	47,803	38,555	9,248	.....	5	5,464,164
Merchants'...	200,000	79,625	37,002	41,976	.....	4,974	6	9,765,295
Metropolitan..	300,000	11,536	7,330	5,951	1,379	.....	4	1,771,120
Nassau	150,000	45,144	43,339	30,529	12,819	.....	8	5,306,195
National	150,000	77,339	100,443	37,735	62,703	.....	25	8,499,320
N. Amsterdam.	200,000	55,728	25,274	26,226	.....	953	10	5,412,036
N. Y. Bowery..	300,000	71,099	116,360	35,641	80,719	.....	20	13,344,209
N. Y. Equitable	210,000	105,618	106,973	49,503	57,470	.....	24	13,605,881
N. Y. Fire & M.	200,000	88,571	95,777	49,592	46,135	.....	20	9,262,885
Niagara	200,000	81,379	61,300	40,321	20,979	.....	18	7,254,746
North River...	350,000	70,258	69,379	37,710	31,669	.....	15	10,901,910
N. American...	250,000	55,142	35,062	26,862	8,200	.....	18	7,779,885
Pacific.....	200,000	70,823	23,123	41,040	.....	17,912	5	7,344,741
Park	200,000	41,984	21,937	22,893	.....	956	6	4,110,029
People's.....	150,000	32,001	12,409	14,873	.....	2,464	.....	3,969,052
Peter Cooper.	150,000	22,250	17,327	10,277	7,050	.....	4	2,821,594
Phoenix.....	200,000	59,460	29,775	30,677	.....	902	.....	5,586,164
Republic.....	150,000	42,972	49,324	20,036	29,288	.....	7	4,681,474
Rutgers.....	200,000	43,224	17,489	21,551	.....	4,062	4	3,788,633
St. Marks	150,000	55,514	10,592	39,869	.....	29,277	4	4,847,396
St. Nicholas ..	150,000	61,514	18,402	39,833	.....	21,431	.....	4,898,521
Stuyvesant....	200,000	49,797	16,570	23,659	.....	7,089	8	6,443,383
United States.	250,000	58,732	53,679	33,885	19,784	.....	16	7,783,939
Washington...	200,000	68,943	46,654	41,095	5,559	.....	6	6,217,195
Williamsburg..	150,000	45,463	24,798	30,229	.....	5,431	6	3,982,320

FIRE, MARINE, AND LIFE INSURANCE COMPANIES IN NEW YORK.

The general summary which follows, of the returns of the several fire, marine, and life insurance companies, domestic and foreign, doing business in New York State in the year 1854, was carefully compiled by Mr. Jones, the editor of the American Insurance Manual for 1855:—

I. FIRE INSURANCE.

Returns have been made for 139 companies engaged in the business of fire insurance in the State of New York for the year ending 31st December, 1854. One hundred and ten of those companies belong to this State, 28 to other States of the Union, and 1 to England. Of the 110 domestic companies, 65 are "stock capital," and 45 "mutual."

SUMMARY OF STOCK CAPITAL COMPANIES OF NEW YORK.

The 65 stock, or specific capital companies, represent an aggregate capital of	\$13,277,109 48
Their accumulated assets amount to.....	17,121,885 33
Cash premiums received for 1854.....	4,469,238 00
Notes taken for premiums.....	72,495 39
Gross income	5,607,066 62
Losses paid in 1854, including portions of losses incurred in 1853..	2,638,772 75
Expenses for 1854, including commission to agents, taxes, salaries, &c.....	1,122,516 87

Gross amount of risks against fire taken in 1854.....	\$464,336,612 60
Proportion thereof taken in other States.....	64,185,687 30
Amount of inland navigation risks.....	46,494,255 30
" marine	6,697,558 85
" dividends paid for 1854.....	1,387,658 14
" cash deposits in banks.....	433,068 39

SUMMARY OF MUTUAL COMPANIES.

The aggregate assets of the 45 mutual companies amount to.....	8,030,458 97
Cash premiums received for 1854	681,952 44
Notes received liable to assessment	2,287,322 75
Gross cash income for 1854	1,534,558 26
Losses paid in 1854, including portions incurred in 1853	1,202,335 04
Expenses for 1854, including commissions, taxes, salaries, &c.	332,750 09
Gross amount of fire risks held in 1854.....	192,665,289 73
Amount thereof taken in other States	47,813,933 14
" of inland navigation risks	13,521,930 38
" marine.....	21,400,856 50
" dividends paid in 1854.....	37,724 97
" cash deposited in banks.....	41,884 41

SUMMARY OF FOREIGN COMPANIES.

The aggregate assets of the 28 American companies amount to...	12,152,279 43
Gross income in 1854.....	5,112,177 39
Gross losses paid in 1854, exclusive of English loss	3,647,017 61
Amount of fire risks taken in New York State in 1854	72,686,836 72
" premiums received on.....	910,307 70
" losses incurred in New York State.....	591,803 28
" marine risks in 1854	5,128,493 00
" inland navigation.....	51,230,324 00
The risks of the "Monarch," of London, amounted to.....	241,500 00
Premiums to.....	1,543 27

II. MARINE INSURANCE.

Nine home and four foreign companies have transacted marine business in New York State in 1854. Those companies are exempt from making returns to the Controller in this State.

The aggregate assets of the 9 domestic companies amounted to...	9,940,406 50
Premiums received in last financial year.....	12,782,959 29
Premiums not marked off at close of previous year	3,934,024 97
Premiums marked off in last year.....	12,683,679 80
Losses paid and unadjusted.....	11,826,973 60
Expenses, commissions, return premiums, and reinsurance.....	2,074,442 77
Amount of advance and premium notes and bills receivable included in assets	8,229,088 04

Two of those companies took fire risks—namely, the Sun Mutual and the Union Mutual. The premiums received and losses thereon are to be deducted from the above summary for marine business, viz. :—

Fire premiums	402,884 68
Losses on fire	376,693 21

Also, the New York Fire and Marine Insurance Co., whose return is printed among the fire companies, took for 1854 on marine risks..

559,500 00

But the premium thereon or the amount of loss thereon is not distinguished in the return.

FOREIGN MARINE COMPANIES.

Their aggregate assets amount to	1,562,193 00
Premiums received in last financial year	1,076,704 79
" not marked off for previous year.....	329,932 73
" marked off in last year.....	717,267 78
Losses paid and unadjusted	862,593 14
Expenses, commissions, return premiums, and reinsurance.....	188,556 64
Amount of advance and premium notes and bills receivable included in assets.....	602,774 54

Two of those companies took also fire risks, the premiums on which amounted to \$257,771 36, and are included in the above summary; but the amount of loss thereon is not distinguished in the statements.

III. LIFE INSURANCE.

The aggregate assets of the other 11 companies amount to.....	\$6,727,273 72
The aggregate income for 1854, from all sources.....	2,592,982 10
Gross amount at risk on whole-life and short-term policies.....	72,431,797 32
Number of policies issued in United States in 1854.....	5,583
Amount insured thereby.....	16,023,047 00
“ cash premiums received in 1854.....	1,796,878 37
“ notes taken for premiums.....	306,310 52
“ expenses, as far as returned.....	300,441 13
“ losses paid.....	886,932 34
“ losses accrued and unpaid.....	257,100 00
“ premium notes and loans on policies estimated as assets..	1,596,284 82

RECOVERY OF A STEAMER AFTER ABANDONMENT TO THE UNDERWRITERS.

The Cincinnati *Commercial*, of May 31, 1855, notes a novel Insurance case. The *Commercial* says:—

The case of the Merchants and Manufacturers' Insurance Company, against Charles Duffield and P. K. Barclay, was before the general term of the Superior Court on error. Duffield and Barclay were the plaintiffs at special term, where they recovered judgment. They were the owners of the steamboat Samuel Cloon, upon which four insurance companies of Cincinnati issued policies of insurance—namely the Firemen's, the Merchants and Manufacturers', the Cincinnati and City Insurance Companies—for \$3,750 each, making \$15,000. The boat was valued in the policy at \$20,000. In February, 1853, she sunk in the Mississippi, and an abandonment was made to the insurance companies, who paid the amount of the insurance. The boat was recovered afterwards by the companies, and sold to Eades & Nelson, of St. Louis. The owners of the boat brought suit to recover one-fourth of the proceeds of the sale, in respect to that portion of the boat which was not covered by insurance, and they recovered. The proceeding is to reverse that judgment, on the ground that by the terms of the policy abandonment operates as a relinquishment of all their right in the boat.

NAUTICAL INTELLIGENCE.

LIGHT-HOUSE AT BASS RIVER NORTH SIDE VINEYARD SOUND.

The following notice to mariners is published by order of the Light-House Board, (Boston, April 25th, 1855,) under the signature of A. A. Holcomb, Light-House Inspector, Second District:—

A light-house has been erected at Bass River, on the north side of Vineyard Sound, and the light will be exhibited for the first time on the evening of the 1st of May next, and on each succeeding day from sunset to sunrise.

The apparatus is of the 5th order, fixed, of the system of Fresnel, illuminating an arc of 180° of the horizon.

The tower is placed on the center of the keeper's dwelling.

The tower and dwelling are painted white, and the top of the lantern red.

The light will be 40 feet above the mean level of the sea, and should be seen in ordinary states of the atmosphere, by an observer ten feet above the water, a distance of 10½ nautical miles.

The light will be visible from east around by south to west. Vessels approaching from the westward must bring the light to bear N. by E. to clear the east end of the breakwater, and those approaching from the eastward should bring the light to bear N. W. before running in for the anchorage.

NOTICES TO MARINERS AND NAVIGATORS.

The subjoined notices to navigators in regard to Lights on the North and East Coasts of Ireland and the River Shannon, have been received at the Department of State at Washington from the United States Consul at London, and are published in the *Merchants' Magazine* for the information of mariners:—

DUNDALK FLASHING LIGHT—IRELAND, EAST COAST.

The Port of Dublin Corporation have given notice that a light-house has been erected within the entrance of Dundalk Harbor Channel, from which a light will be exhibited on the evening of the 18th day of June next, 1855, and which thenceforth will be lighted during every night from sunset to sunrise.

The light will be a flashing light; that is, a fixed light varied by flashes, giving a flash once in every fifteen seconds; its focal point is 33 feet over the level of the sea at high water—and in clear weather it will be visible at the distance of about 9 miles. To seaward the light will appear of the natural color, bright, between the bearings of W. by N., and N. $\frac{1}{4}$ W., and will be masked or screened in the direction of the Dunany Reefs, between the bearings of N. $\frac{1}{4}$ W., and N. by E. $\frac{1}{4}$ E.; it will be colored red towards the west side of Dundalk Bay, and shown bright towards the Harbor Channel Northerly.

The light-house is borne on screw piles of red color, braced into an open framing below the dwelling, which is of octagonal form and colored white; over this the light-house has a dome formed top. It stands in lat. $53^{\circ} 58' 40''$ N., and long. $6^{\circ} 18'$ W., within the entrance of the channel, and bearing from Castle Rocks, (off Cooley Point,) N. W. $\frac{3}{4}$ W., distant $5\frac{1}{2}$ nautic miles; from Dundalk Patch, (rocky shoal,) N. by W. $\frac{3}{4}$ W., distant $6\frac{1}{2}$ nautic miles; from Dunany Reefs, (eastward of Dunany Point,) N. $\frac{1}{4}$ W., distant $6\frac{1}{2}$ nautic miles.

The channel formerly northward of the light-house now runs southward of it, and on passing it outward the course alters. Masters of vessels are cautioned to give the piles a sufficient berth.

All bearings are magnetic.

JOHN WASHINGTON, Hydrographer.

HYDROGRAPHIC OFFICE, ADMIRALTY, LONDON, 16th April, 1855.

This notice affects the following Admiralty Charts:—Irish Channel, No. 1,824; East Coast of Ireland, sheet 1, No. 1,468; also British and Irish Light house List, No. 296.

BROADHAVEN FIXED LIGHT—IRELAND, WEST COAST.

The Port of Dublin Corporation have given notice that a light house has been erected on the west side of the entrance of Broadhaven Harbor Channel, from which a light will be shown on the evening of 1st day of June next, 1855; and which from that time will be lighted during every night from sunset to sunrise.

The light will be a fixed light, appearing of the natural color, bright, as seen from between the bearings of S. by E. $\frac{1}{4}$ E., and N. N. E. $\frac{1}{4}$ E., (round by the eastward,) and of a red color, as seen from the Harbor, between N. N. E. $\frac{1}{4}$ E., and N. E. by E. The focal point is 87 feet over the level of the high water of spring tides, and in clear weather it will be visible seaward at the distance of about 12 miles.

The tower is circular, of stone color, and 50 feet in height from its base to top of dome. It stands on Gubacashel Point, in lat. $54^{\circ} 16'$ N., and long. $9^{\circ} 58'$ W., bearing from Erris Head, (rocks north of,) S. S. E. $\frac{1}{4}$ E., distant $4\frac{1}{2}$ nautic miles; from Kid Island, S. W. $\frac{1}{4}$ S., distant $3\frac{1}{2}$ nautic miles; from Tidal Rock, (in channel, off Coast Guard Station,) N. N. E. $\frac{1}{4}$ E., distant $\frac{1}{2}$ nautic mile.

In entering Broadhaven Bay, keep the light open to clear the rocky islets off Erris Head; and in sailing through the Harbor Channel, to clear the Tidal Rock off Coast Guard Station, keep eastward or outside the limits of the red color of the light.

All bearings are magnetic.

JOHN WASHINGTON, Hydrographer.

HYDROGRAPHIC OFFICE, ADMIRALTY, LONDON, 9th April, 1855.

This notice affects the British and Irish Light-house List, No. 323.

FIXED LIGHT ON THE BEEVES ROCK—IRELAND, RIVER SHANNON.

The Port of Dublin Corporation has given notice that on the 14th of May next, 1855, a fixed light will be established on the Beeves Rock, in the River Shannon.

The light tower stands on the south-west side of the rock, in lat. $52^{\circ} 39' N.$, and long. $9^{\circ} 1' 18'' W.$ of Greenwich, and bears from Foynes Island, (north shore,) $E. \frac{1}{4} S.$, distant $3\frac{1}{2}$ miles; from Herring Rocks, (north point,) $N. N. E.$, distant $\frac{1}{2}$ mile; and from Carrig Keal, $W. \frac{1}{4} N.$, distant 4 miles.

The light will be a fixed light, at an elevation of 40 feet above the level of high water at spring tides, and should be visible from the deck of a vessel in clear weather at a distance of from 10 to 12 miles.

It will appear of the natural color, bright, as seen from the south or main channel of the river, between the bearings $E. \frac{1}{4} N.$, and $N. W.$ by $W.$, or over an arc of 140° of the horizon; and colored red towards the passage northward of the Beeves Rock.

All bearings are magnetic.

JOHN WASHINGTON, Hydrographer.

HYDROGRAPHIC OFFICE, ADMIRALTY, LONDON, 26th March, 1855.

This notice affects the following Admiralty Charts:—West Coast of Ireland, No. 2; River Shannon, sheet 5, No. 1,549; North Atlantic, Nos. 2,059 and 2,060; also River Shannon Sailing Directions, p. 14, and British and Irish Light-house List, No. 335.

BUOYAGE OF THE QUEEN'S CHANNEL.

TRINITY HOUSE, LONDON, 15th May, 1855.

Notice is hereby given that in accordance with the advertisement from this House, dated 1st March last, the West Pan Sand Buoy, chequered black and white, and carrying a staff and globe, has been removed a short distance $S. S. E.$ from its former position, and now lies in 14 feet at low water spring tides, with the following marks and compass bearings, viz:—

The west end of Cleveewood, in line with St. Nicholas Easternmost Preventive Station, $S. S. E.$; Ash Church, nearly midway from Reculvers to Sarr Mill, $S. \frac{1}{4} E.$; Girdler Light Vessel, $N.$ by $W. \frac{1}{4} W.$; North Pan Sand Buoy, $N.$ by $E.$; Pan Sand Spit Buoy, $E.$ by $S. \frac{1}{4} S.$; South Knoll Buoy, $S. E.$ by $E. \frac{1}{4} E.$; West Last Buoy, $S. \frac{1}{4} W.$

The following alterations have also taken place in accordance with the intention expressed in the said notice of the 1st March, viz:—The Pan Sand Knoll Buoy has been taken away, being no longer necessary.

CHANGE OF COLORS.

The West Pan Sand Buoy, the Pan Sand Spit Buoy, the Pan Patch Buoy, and the West Tongue Buoy, have been changed from their former colors to black and white chequered. The Wedge Buoy from red to black.

By the above alterations the buoys on the northern side of the Queen's Channel are all black and white chequered, and those on its southern side, black.

The N. E. Margate Spit Buoy, previously chequered black and white, has been changed to those colors in vertical stripes.

By order,

J. HERBERT, Secretary.

LIGHT-HOUSE IN NORTHWEST PASSAGE, KEY WEST.

GEORGE G. MEADE, Lieutenant Topographical Engineers, under date, Key West, Florida, February 19th, 1855, has, by order of the Light-House Board, issued the following notice in regard to the light-house recently erected in the Northwest passage:

This light-house, recently erected, is situated on the western bank, forming the N. W. channel in 6 feet ordinary low water.

The position may be approximately laid down by the following magnetic bearings and distances:—

Sand Key Light-House, $S. 11^{\circ} 13'$ east, distance 10 nautical miles.

Key West Light-House, $S. 57^{\circ}$ east, distance 6.83 nautical miles.

N. W. bar buoy, $N. 20^{\circ} 46'$ east, distance 1.31 nautical miles.

The structure is founded on piles. The keeper's dwelling is 23 feet above the water, and is surmounted by the lantern.

The foundation is painted of dark color—the dwelling and lantern white.

The illuminating apparatus is a Fresnel, 5th order, illuminating 270° of the horizon, and showing a fixed white light.

The focal plane is 40 feet above the sea level; the light should therefore be seen in clear weather from the deck of a vessel 10 feet above the water, at the distance of $11\frac{1}{2}$ nautical miles, or about 10 nautical miles beyond the bar.

The light will be exhibited for the 5th of March proximo, and will continue to be exhibited from sunset to sunrise on each succeeding night till further notice.

To enter this channel by day, bring the light-house to bear S. by W. $\frac{1}{2}$ W. magnetic, or in range with the buoy on the bar, and the west end of Mullet Key; then run till the bar is crossed and buoy No. 2 is made, when haul up S. E. $\frac{1}{4}$ E. magnetic, for buoy No. 1.

To enter by night, bring the light to bear S. by W. $\frac{1}{4}$ W. magnetic, and run on that course till Key West Light bears S. E. $\frac{1}{4}$ S. magnetic, when haul up for it, and when in three fathoms anchor for the night.

This light is designed to notify mariners of their approach to the bar, and to guide them over it by day and night, but it is not intended nor can it be used as a guide in the passage from the bar to Key West. Dependence for this purpose must be had in the day time on the channel buoys and ranges on shore, and at night on the bearings of Key West and Sand Key Lights; to ascertain the relative position of which, mariners are recommended to provide themselves with the chart of this harbor published by the Coast Survey.

LOUISIANA QUARANTINE REGULATIONS.

By virtue of an act of the Legislature of the State of Louisiana, approved March 15, 1855, entitled "An act to establish quarantine for the protection of the State," the Governor of that State has thought proper to issue a proclamation, upon the advice of the Board of Health, declaring all vessels coming from any port in the torrid zone, or any vessel which may have cleared from other ports, but has last sailed from a port within the tropics, subject to a quarantine of not less than ten days. The ports of Savannah and Charleston are also included. This proclamation was published on the 4th day of June, 1855.

STATISTICS OF AGRICULTURE, &c.

COMMERCE IN ANIMALS AND CONSUMPTION OF ANIMAL FOOD.

Heretofore we have known very nearly the number of animals raised in the United States, but we have not known the number and weight of animals actually consumed in the country. But this fact is very desirable, and will prove very useful. It is well known that the cattle, as well as the hog trade, furnish a very large portion of the exchanges of the country, and hence the question of how much, where, and when animal food is consumed, has a direct relation to the financial as well as commercial concerns of the country. The progress of statistics, however, gradually furnishes the materials to show this, and all similar problems. The great difficulty is to find a unit of measurement for the consumption of cattle and hogs. In the cattle trade, we know that the great cities of the country are the main purchasers of cattle, inasmuch that what enters into general Commerce is a very small amount of what is consumed in the large towns. With hogs it is something different, for an immense amount of pork and lard enter into general Commerce for exportation, especially to southern latitudes, and for the navies and armies of the world.

At present we shall confine ourselves to the supply and consumption of cattle and sheep as food; in other words, beef and mutton. For the consumption of beef, we want a unit. It might have been furnished by the statistics of Smithfield market, London; but we are not aware that they have been kept and recorded. The New York market, however, is a still better test, for the whole of our population are meat eaters. Fortunately, all the cattle, sheep, and calves consumed in New York are sold from some half-dozen yards. Fortunately, also, the *New York Tribune* has kept a reporter especially for those yards, and has given us the entire number of cattle, sheep, and calves consumed in 1854 in New York city, including Brooklyn, &c. The aggregate result is as follows:—

Cattle consumed.....	154,000
Sheep and lambs.....	470,000

We know very nearly the average weight of these animals, and the population by whom they are consumed. The average weight of the cattle may be taken at 750 pounds, and of the sheep and calves, 80 pounds. The population of New York,

Brooklyn, and Williamsburg, in 1854, was about 750,000. Here, then, we have the elements for the solution of the general problem.

Before we go farther, let us look at the financial aspects of the question, as between New York and the West, where cattle sold for an average of \$70 each; the sheep and calves at an average of \$5 50 each. We have then this result:—

Value of 150,000 cattle.....	\$10,780,000
Value of 470,000 sheep and lambs.....	2,585,000

Aggregate value of beef and mutton in New York. \$13,365,000

Now, full three-fourths of this entire amount came from the West, beginning with the valley of the Alleghany, in New York and Pennsylvania. New York, then, has to pay *ten millions of dollars* to the West for cattle and sheep, (independent of wool,) and the West is thus furnished with ten millions in exchange for the payment of its dry goods. This financial operation is one of great importance, and makes no small part of the business of the banks in the interior of Ohio and Kentucky. It is a safe and a profitable business; and in regard to their own operations, no banks are safer than those based on the cattle trade.

But let us look at the general consumption of cattle in this country. The above facts show that each 1,000 persons in civic population consume 205 cattle and 533 sheep per annum. What does this give us for the whole town population of the United States? The following table will exhibit the account:—

	Population.	Cattle.	Sheep and lambs.
New York.....	750,000	154,000	470,000
Philadelphia.....	500,000	101,000	313,500
Boston, including Roxbury and Charlestown....	180,000	36,900	109,990
Baltimore.....	210,646	43,050	125,980
New Orleans.....	150,000	30,800	94,000
Cincinnati.....	160,000	32,850	99,330
St. Louis.....	90,000	18,460	47,997
Charleston.....	50,000	10,276	31,333
Buffalo.....	50,000	10,276	31,333
Cleveland.....	30,000	6,150	19,080
Chicago.....	50,000	10,276	31,333
Detroit.....	25,000	5,133	15,666
Albany.....	60,000	12,000	38,160
Troy.....	30,000	6,150	19,080
Rochester.....	40,000	8,200	25,440
Portland.....	25,000	5,133	15,666
Lowell.....	35,000	7,175	22,260
Salem.....	20,000	4,100	12,720
Manchester.....	15,000	3,078	9,540
New Bedford.....	18,000	3,690	9,599
Pittsburg, including Alleghany.....	100,000	20,500	63,600
Wheeling.....	20,000	4,100	12,720
Richmond.....	30,000	6,150	19,080
Norfolk.....	25,000	5,133	15,666
Louisville.....	60,000	12,300	38,160
Memphis.....	15,000	3,078	9,540
Other towns over 5,000.....	200,000	246,000	763,200
Aggregate.....	3,938,656	806,232	2,453,488

The towns over 5,000 inhabitants each in the United States contain at present four million of inhabitants, or about one-fourth the population of the country. The large towns consume eight hundred thousand beeves and two-and-a-half million of sheep and lambs. At an average of \$50 each for the beeves, and \$3 each for the sheep, which is not too much, we have the following result:—

Value of 800,000 beeves.....	\$40,000,000
Value of 2,500,000 sheep and lambs.....	7,500,000
Let us now add to this the hogs of Commerce—	
3,000,000 at \$8.....	24,000,000
Total.....	\$71,500,000

If, now, we add to this aggregate the pickled beef, the salt barrels, and labor used in packing pork, and finally the value of wool sold from sheep, we find the Commerce in animals amounting in value to full one hundred millions of dollars; an amount greater than the entire cotton crop. Two-thirds of this entire product comes from the States in the valley of the Ohio; and we shall not be beyond the mark in saying, that the States of Ohio and Kentucky create an exchange on the Atlantic States equal to twenty millions of dollars per annum, derived from the Commerce in animals.

In reference to the average weight consumed, if the above number of beeves, sheep, and hogs, be reduced to their aggregate weight, and then divided by four millions, (the aggregate of town or city population,) the result will be about 15 ounces to each individual per diem. Now, the daily ration of solid meat allowed in the British navy is 12 ounces, which may be taken as the average for adults. The excess of quantity found in the above calculation will be fully accounted for by exportation to other countries, and by the consumption of towns of less than 5,000 inhabitants. The general accuracy of the above calculation is, therefore, sufficiently proved, and the magnitude of the result furnishes another illustration of the value of internal Commerce.—*Cincinnati Price Current*.

THE SORGHO, A NEW SUGAR PLANT.

The scarcity of corn in France, as we learn from an English cotemporary, has drawn attention to a new plant, recently introduced from China, which promises to supersede to a certain extent, the use of beet-root in the manufacture of sugar and the distillation of alcohol. The agricultural committee of Toulon has recently addressed a report to the Minister of War, with respect to the use of the plant in question. It is called the *sorgho*, or *holeus saccharatus*, and was first introduced into France in 1851, by M. de Montigny, the French consul in China, who sent some grains of the seed to the government. Since then the culture of the plant has been commenced with success in Provence, and promises to be of great advantage to Algeria. The *sorgho* has been called the "sugar-cane of the north of China," and numerous experiments have recently been tried with a view to ascertaining if it possesses the properties necessary for producing a crystallizable syrup, so as to become a rival to sugar-cane and beet-root. According to the report of the Toulon Agricultural Association, it would appear to have those properties. The fact has been ascertained by a series of experiments made in the department of the Var. It also appears to be richer in the saccharine principle than any known plant, except the vine. Beet-root contains from eight to ten per cent of sugar; the *sorgho* produces from sixteen to twenty per cent, from which eight or ten per cent of pure alcohol, fit for all industrial and domestic purposes, can be produced. The refuse is excellent food for cattle, who are very fond of it. The plant grows with great rapidity, and does not require irrigation. The *sorgho* is not a new discovery, as it has been used from time immemorial by the inhabitants of the North of China, by whom large quantities of sugar are extracted from it. But this is the first time it has been produced on any thing like an extensive scale in Europe.

NEW YORK CATTLE TRADE FOR 1854.

NEW YORK THE MOST EXTENSIVE CATTLE MARKET IN THE UNITED STATES—DESCRIPTION OF CATTLE SOLD WEEKLY IN 1854—AVERAGE PRICES OF BEEVES, COWS, CALVES, SHEEP, AND LAMBS—COMPARATIVE MONTHLY STATEMENT OF CATTLE ON SALE IN NEW YORK MARKET, ETC.

New York is the most extensive cattle mart in America. The cattle brought to the New York market come from nearly all sections of the Union east of the Mississippi. Kentucky, Tennessee, Indiana, Ohio, Illinois, Virginia, and Pennsylvania, are our most liberal contributors; but Western and Northern New York, with Connecticut, Massachusetts, and other of the New England States, likewise send us extensive

supplies. All the lines of travel radiating from this city to the interior—the Harlem and Hudson and Erie railroads, the New York Central, the Lake Shore, the Great Michigan Central, and the Baltimore and Ohio, and some of the Eastern railroads—find in the carriage of the live stock consumed here one of their most profitable items of freight from Ohio, Kentucky, Illinois, Indiana, Maryland, Virginia, Pennsylvania, New England, and Northern and Western New York.

A considerable proportion of the cattle driven to this market, however, come from districts not so distant. The counties on the North River raise some of the finest, while Long Island and New Jersey are occasionally large contributors. In New York city there are principally four places for the sale of beef cattle—the well-known Washington Drove Yard in Forty-fourth-street, between the Fourth and Fifth avenues, of which A. M. Allerton, Esq., is the proprietor; 2d, the Lower or Hudson River Bull's Head, kept by Messrs. Chamberlain; 3d, George Browning's Central Bull's Head, in Sixth-street; and 4th, the market kept by Mr. Morgan O'Brien, also in Sixth-street, near the Third Avenue.

Sheep and lambs are sold at all these places except the last mentioned; the largest number at Browning's, and the next at Chamberlain's. The largest business in cows and calves is done at Browning's and Chamberlain's. The market day hereafter will be Wednesday, but sales to a greater or less extent will doubtless be made every day. Independently of the regular transactions at those several city markets, there are many cattle bought and sold on the boats at the wharves. Many cattle slaughtered in the country are also brought to market here, ready dressed, but these do not enter into the statistics below:—

STATISTICS OF THE SEVERAL DESCRIPTIONS OF CATTLE SOLD WEEKLY DURING THE YEAR 1854, AS COMPILED FROM THE PUBLISHED REPORTS.

		Beeves.	Cows & cal's.	Sheep & lbs.			Beeves.	Cows & cal's.	Sheep & lbs.
January	4....	1,721	259	9,254	July	4....	3,711	1,100	13,676
	11....	4,092	373	7,837		10....	3,484	1,593	7,194
	18....	2,853	248	7,404		17....	2,927	1,441	11,486
	24....	2,276	297	4,611		24....	2,662	911	11,177
	31....	2,448	333	7,483		31....	3,289	800	12,293
February	7....	3,223	125	9,451	August	7....	3,006	770	12,942
	13....	2,270	444	6,581		14....	5,067	800	14,931
	21....	2,729	521	8,828		21....	4,000	560	15,856
	27....	2,724	441	7,348		28....	3,519	570	14,545
March	7....	2,457	330	5,981	Sept.	4....	3,046	580	10,088
	14....	2,611	877	6,284		11....	3,056	514	8,392
	21....	2,314	872	3,144		18....	3,635	870	10,553
	27....	2,412	978	4,992		25....	3,820	740	12,220
April	5....	3,652	932	4,496	October	2....	4,568	576	15,108
	11....	2,794	1,254	4,128		8....	3,669	870	14,900
	17....	2,664	1,127	2,603		16....	4,517	715	14,010
	24....	2,633	1,409	3,703		23....	4,487	657	18,924
May	2....	2,254	1,959	7,132		30....	5,621	550	16,211
	8....	3,437	728	3,429	Nov.	6....	3,870	480	13,566
	15....	2,730	1,489	4,434		13....	1,263	500	12,079
	22....	2,136	1,584	5,062		20....	3,403	679	14,232
	29....	2,892	1,418	5,648		27....	3,320	587	12,291
June	6....	3,229	1,730	8,240	Dec.	4....	2,850	620	11,295
	13....	3,532	1,426	8,157		14....	2,334	666	13,832
	19....	2,424	1,130	7,980		21....	2,446	523	11,754
	26....	3,693	1,100	9,706		28....	1,937	238	10,094
Total	.....	154,796	41,086	470,817					

AVERAGE PRICES OF CATTLE SOLD DURING THE YEAR 1854, AS COMPILED FROM THE
WEEKLY REPORTS.

		Beeves.	Cows & calves.	Sheep & lambs.
January	4.....	\$7 00 a 10 00	\$30 a 60	\$2 50 a 8 00
	11.....	8 00 a 10 00	25 a 65	3 00 a 5 00
	18.....	8 00 a 10 00	35 a 60	2 75 a 7 00
	24.....	8 00 a 10 00	30 a 60	3 00 a 10 00
	31.....	8 00 a 10 00	30 a 60	2 50 a 6 00
February	7.....	8 00 a 10 00	30 a 65	2 50 a 9 00
	14.....	8 00 a 11 00	27 a 60	3 00 a 8 00
	21.....	8 50 a 10 50	25 a 60	3 00 a 7 00
	28.....	8 50 a 10 50	30 a 55	4 00 a 10 00
March	7.....	8 50 a 10 50	30 a 65	4 00 a 10 00
	14.....	8 50 a 10 50	30 a 55	3 50 a 10 00
	21.....	8 00 a 10 50	30 a 65	4 00 a 5 50
	28.....	9 00 a 11 50	30 a 60	4 00 a 7 00
April	5.....	8 00 a 11 00	30 a 60	4 00 a 10 00
	12.....	7 00 a 9 00	30 a 60	4 00 a 7 00
	17.....	8 00 a 10 00	30 a 40	4 00 a 8 00
	24.....	8 00 a 10 00	30 a 70	5 00 a 9 00
May	2.....	9 00 a 11 00	30 a 40	5 00 a 10 00
	8.....	9 50 a 11 50	38 a 55	5 00 a 12 00
	15.....	9 00 a 11 00	20 a 70	4 00 a 10 00
	22.....	11 00 a 13 00	30 a 50	3 00 a 10 00
	29.....	11 00 a 13 00	35 a 50	4 00 a 8 00
June	5.....	10 00 a 13 00	30 a 60	5 00 a 7 00
	12.....	9 00 a 10 00	30 a 65	3 00 a 7 00
	19.....	9 00 a 10 00	30 a 70	4 00 a 9 00
	26.....	8 00 a 9 50	30 a 65	5 00 a 9 00
July	4.....	8 00 a 10 00	30 a 65	3 50 a 8 00
	10.....	8 00 a 9 00	30 a 70	4 00 a 8 00
	17.....	8 00 a 9 50	30 a 60	4 00 a 6 50
	24.....	8 00 a 10 00	30 a 45	2 00 a 7 00
	31.....	8 00 a 10 50	30 a 75	2 00 a 6 50
August	7.....	8 00 a 10 50	25 a 50	3 00 a 7 00
	14.....	7 00 a 9 50	30 a 50	3 00 a 8 00
	21.....	8 00 a 10 00	25 a 60	2 50 a 6 00
	28.....	6 00 a 9 00	30 a 60	2 00 a 7 00
Sept.	4.....	7 00 a 9 75	25 a 50	1 25 a 6 00
	11.....	6 00 a 9 50	20 a 50	2 50 a 6 00
	18.....	8 00 a 10 50	30 a 70	2 00 a 6 50
	25.....	8 00 a 11 00	30 a 65	3 00 a 7 00
October	2.....	8 50 a 9 25	20 a 50	2 50 a 6 00
	8.....	8 25 a 9 00	22 a 50	2 00 a 5 75
	16.....	7 50 a 9 50	30 a 45	1 50 a 6 50
	23.....	6 00 a 9 00	60 a 65	2 50 a 9 00
	30.....	6 00 a 9 50	30 a 60	2 00 a 6 00
November	6.....	7 50 a 10 00	30 a 60	2 00 a 6 50
	13.....	6 25 a 9 00	30 a 65	2 00 a 5 50
	20.....	9 00 a 10 00	30 a 75	1 25 a 7 00
	27.....	8 50 a 10 00	35 a 65	2 00 a 8 00
December	4.....	9 00 a 10 00	30 a 60	2 25 a 7 00
	11.....	9 50 a 10 00	25 a 75	2 00 a 7 00
	18.....	9 50 a 10 00	30 a 75	2 50 a 7 00
	25.....	7 50 a 11 00	30 a 75	2 50 a 9 00
Average.....		\$8 97	\$43 48	\$5 43

These results and the following comparisons enable us to see the general advance there has been in the prices of all kinds of cattle during the year.

COMPARATIVE MONTHLY STATEMENT OF CATTLE ON SALE IN THE NEW YORK MARKET DURING THE YEARS 1853 AND 1854.

	1853.			1854.		
	Beeves.	Cows and calves.	Sheep and lambs.	Beeves.	Cows and calves.	Sheep and lambs.
January	12,550	355	44,600	13,390	1,509	36,539
February	8,950	315	22,000	10,946	1,531	32,208
March	9,600	477	16,350	9,904	3,057	20,401
April	16,200	620	11,050	11,743	4,722	14,910
May	12,103	705	12,900	13,649	7,128	25,808
June	11,250	900	26,750	12,878	6,396	34,083
July	10,600	550	34,220	16,093	5,465	65,826
August	13,250	710	48,835	15,592	2,700	58,274
September	15,022	1,247	45,532	13,557	2,736	41,353
October	21,812	1,917	60,209	22,861	3,368	79,153
November	15,461	1,569	45,267	12,356	2,245	52,269
December	15,622	1,305	46,776	9,567	2,047	46,975
	157,420	10,720	412,939	162,426	42,895	507,698

Comparing the monthly average of 1854 with that of the previous year, the differences are as follows:—

1854.....	897	4,348	543
1853.....	839	3,690	520
Increase.....	\$0 58	\$6 58	\$0 23

This very material increase in values is referable to the now apparent fact of an actual scarcity of cattle during the year, owing mainly to the immense quantity of stock sent to California from the Western States across the plains, which otherwise would have found its way to the markets on the Atlantic seaboard. The financial troubles which have embarrassed about every other branch of business during the latter half of the year, have also had an undoubted influence on the grazing and agricultural interests.

It will be seen by the following comparison that there were but a few thousand more beeves sold during 1854 than in the preceding year. The excess in favor of '54 is not at all in proportion to the increase of the city wants, superinduced by the rapid increase of our population. Cows and calves show a substantial increase:—

	Beeves.	Cows & calves.	Sheep & lambs.
1854.....	162,425	40,843	507,698
1853.....	157,420	10,720	412,939
Increase.....	5,006	30,129	94,709

The total value of cattle sold at the several city markets above mentioned—accepting the average prices as given above—during the year, is seen below. (We have put down \$45 as the average of each head of beef cattle.) Some dealers consider this a rather low figure, but as the more general opinion seems to be that this is about right, we have concluded to adopt it:—

	1854.	1853.
Beeves.....	\$7,809,170	\$6,769,060
Cows and calves.....	1,864,074	335,243
Sheep and lambs....	2,213,790	1,151,662
	\$11,387,034	\$9,255,965
	9,255,965	.....
Increase.....	\$2,072,069	....

These figures show at a glance the magnitude of the cattle trade of this city. If we include the occasional sales at the docks, of which no authentic record can be kept, it is probable that the aggregate value of cattle sold for the year does not fall short of eleven-and-a-half millions of dollars.

The bulk of the cattle brought to the city for sale are consumed here; but a large lucrative business is done by the packers for shipment. Frequent shipments of live cattle are made to Bermuda on British government account.

STATISTICS OF POPULATION, &c.

RESULTS OF THE CENSUS OF GREAT BRITAIN.

NUMBER VI.

DENSITY AND PROXIMITY OF POPULATION.

By comparing the numbers of the population with the area of the soil, we determine the density or proximity of the population. A French writer has proposed the term "specific population," after the analogy of "specific gravity," much in use in scientific works. The terms in common use, "thinly populated," and "populous," express the same idea, but in general terms.

The area of a large portion of the parishes and townships, and of the tidal rivers and estuaries in England, was computed from the maps in the Tithe Office, under the direction of Major Dawson, R. E.; and a report by that officer is included in the publication. The areas of the remaining parishes were taken from the enumeration volumes of 1831, as estimated by Mr. Rickman.

The following table shows the area of Great Britain in statute acres and square miles, also the number of acres to a person, the number of persons to a square mile, and the mean proximity of the population on the hypothesis of an equal distribution:

AREA OF GREAT BRITAIN AND DENSITY OF POPULATION IN 1851.

	Area in statute acres.	Area in square miles.	Square (in miles.)	Acres to a person.	Persons to a sq. mile.	Proximity of persons, in yards.
England.....	32,590,529	50,921	226	1.9	332	104
Scotland.....	20,047,462	31,324	177	6.9	92	197
Wales.....	4,734,486	7,398	86	4.7	135	162
Islands.....	252,000	394	20	1.8	363	99
Great Britain..	57,624,377	90,038	299	2.7	233	124

The ratio, or proportion in size, of the squares in the third column is, England 51, Scotland 31, Wales 7, and islands 2.5ths; and the ratio of the population is about 17, 3, 1, and 1.7th.

The 624 districts of England and Wales, classed in an order of density, range from 185,751 persons to the square mile, in the East London district, to 18 only in North-umberland. In all London, the number of persons to a square mile, in 1851, was 19,375. In 1801, the people of England were, on an average, 153 yards asunder; in 1851, only 108 yards asunder. The mean distance between their houses in 1801 was 362 yards; in 1851, only 252 yards. In London, the average proximity in 1801 was 21 yards; in 1851, only 14 yards.

ISLANDS.

The British population is spread over a great multitude of islands which rise between the Atlantic Ocean and the North Sea, the large Island of Great Britain being the chief of the group. This island is surrounded by the Isle of Man, Anglesey, the Scilly Islands, the Isle of Wight, the outlying Channel Islands, the Shetland Islands, the Orkneys, and the Hebrides. Five hundred islands have been numbered, but inhabitants were only found on one hundred and seventy-five islands on the day of the census of 1851.

In the earliest period of our written history, these islands were peopled by Celts, Britain was their holy island, and the seat of their schools and most sacred groves. The isles of Anglesey and Man, both known under the name of Mona to the Romans were the seats of the Druidic hierarchy and worship. Iona, or Icolmkill, a small isl-

and in the Hebrides, now containing 604 inhabitants, is celebrated as an early seat of Christianity. It was the station of St. Columba, who founded an order of missionaries there, and thus contributed to the diffusion of Christianity over Britain. The celebrated ruins on the island consist of a cathedral, a nunnery, and St. Oran's chapel, together with many ancient tombs and crosses; this island is often visited by tourists to the Western Highlands, and is only ten miles from the far-famed Staffa.

The population of the Island of Great Britain has been stated to be 20,536,357; Ireland, as enumerated by another department, contained 6,553,357 inhabitants; Anglesey, the next most populous island in the group, had 57,318 inhabitants; Jersey 57,020; the Isle of Man, 52,344; the Isle of Wight, 50,324; Guernsey, 29,757; Lewis, 22,918; Skye, 21,528; Shetland, 20,936; Orkney, 16,668; Islay, 12,334; Bute, 9,251; Mull, 7,485; and Arran, 5,857; 17 islands contained a population ranging from 4,006 to 1,064; 52 had a population ranging from 947 to 105; and the remaining 92 inhabited islands ranged from a population of 92 downwards, until at last we come to an island inhabited by one solitary man.

The British Isles extend over 11 degrees of latitude and 10 degrees of longitude; consequently, in the most northerly of the Shetlands, the night in the summer solstice is three hours shorter than in Jersey; and the sun rises and sets on the east coast of England 47 minutes before it rises and sets on the west coast of Ireland.

KANSAS CENSUS IN 1855.

The *Kansas Free State*, of April 30, 1855, furnishes in the subjoined table the complete returns of Kansas census, as follows:—

Districts.	Males.	Females.	Voters.	Natives.	Foreigners.	Slaves.	Total.
1.....	623	339	369	887	75	..	962
2.....	316	203	199	506	19	7	518
3.....	161	91	101	215	12	6	252
4.....	106	71	57	169	2	1	177
5.....	824	583	442	1,385	22	26	1,407
6.....	472	318	253	791	12	11	810
7.....	82	36	53	117	1	1	118
8.....	56	27	39	76	6	10	83
9.....	61	25	36	66	12	3	86
10.....	97	54	63	108	23	..	151
11.....	33	3	24	30	6	..	36
12.....	163	80	78	206	37	7	243
13.....	168	116	96	273	9	14	284
14.....	635	512	333	301	46	35	1,167
15.....	472	381	308	846	16	15	873
16.....	708	475	385	1,040	104	33	1,188
17.....	91	59	59	143	5	23	150
18.....	...	...	28	...	..	..	...
	5,088	3,273	2,877	7,161	408	192	8,500

POPULATION OF ST. LOUIS IN 1854-55.

The official returns of the census takers of St. Louis, just completed, give the following as the number of inhabitants in the six wards of the city proper:—

	White Population.	Colored.	Total.
First Ward	18,902	149	19,054
Second Ward.....	16,686	824	17,510
Third Ward	13,036	1,033	14,069
Fourth Ward	11,512	453	11,965
Fifth Ward.....	15,723	292	16,020
Sixth Ward	18,819	205	19,024
Total	94,686	2,956	97,642

Showing an increase of about \$12,000 since the census of 1852-'53. The entire population of the city and suburbs will reach nearly 120,000.

POPULATION OF PARIS.

The official publication of the census statistics of Paris began with the eighteenth century; and the first documents issued were found to be in material disagreement with the observations of statisticians and economists. Previous to the eighteenth century we have only the testimony of historians in regard to the Parisian population and they are equally contradictory among themselves. Under the two first races of kings, the population of Paris appears to have been inconsiderable. The kings seldom resided there, and Charlemagne himself never went there. But after the fall of the second dynasty, Hugh Capet, who bore the title of Count of Paris, fixed his residence there. It soon became the chief city of the royal domain, and grew with the progress of royalty.

The city received such accessions during the 12th century, that Philip Augustus was compelled to enlarge the circuit of its walls; and at the commencement of the thirteenth century the population was estimated at 120,000. Under Philip IV. (say in 1285) it was estimated at 200,000; but the tax lists of that period, do not justify the estimate. A century of civil and foreign wars, and the prevalence of wasting epidemics, had so reduced the population, that in 1474, in the reign of Louis XI, it amounted to but 150,000. At the epoch of the League, (which took place in 1590, to exclude Henry IV. from the throne,) it had reached 200,000.

Under the administration of Cardinal Richelieu, the emigration of the provincial nobleman to Paris, which had been commenced under Francis I., was revived and continued. The lords left their chateaux to fall to ruins, and built a great number of hotels in the faubourgs of Paris. The vast space known under the name of *Pre-aux-Clercs*, was covered with dwellings. Besides this, the privileges successively accorded to the inhabitants of Paris by the kings of France, such as exemption from taxes, and from military service, and from other services of different natures, attracted to the capital a crowd of people from the provinces, either to escape the misfortunes of war or local servitude, or to enjoy the privileges and immunities accorded to the bourgeois of the city.

Thus, towards the end of the reign of Louis XIV., we find that Paris contained within its walls, 492,600 inhabitants; in 1719, 509,680; and from 1752 to 1762 about 576,656. About twenty years subsequent to the last-mentioned epoch, grave questions arose among the political economists, as to the exact population which ought to be assigned to the city. During this interim, the population had probably increased 100,000. According to Buffon it was 658,000 in 1776; and in 1778, according to Moheau, 670,000; while in 1784, according to Neckar, it was 600,000 only. The farmers contributed much to the increase of the Parisian population, by obtaining permission, one by one, to annex their individual estates or residences to the city, to avoid octroi duties, and the boundaries, as well as the population, were gradually enlarged.

At the end of the reign of Louis XVI, the population of Paris was set down at 610,620; in 1798 at 640,503; and in 1802, at 670,000. During the first years of the empire, however, it was diminished, being 547,756 in 1806, and 580,609 in 1808. In the following year the number was 600,000; and in 1807, notwithstanding the recent wars and two invasions, it was 712,966; in 1827, 800,431; in 1831, the commencement of the quinquennial censuses, 714,328; in 1836, 909,126; in 1841, 912,033, not including soldiers under arms, absentees, and infants; in 1846, 1,053,897, and in the entire department of the Seine, 1,364,467. In 1851, the census gave Paris 1,053,262, and the department of the Seine 1,331,782.

In 1852, the births in the city were 33,284, of which 22,426 were legitimate, and 10,858 illegitimate. In the same year the deaths were 27,880, and there were 10,424

marriages. It would be a curious statistical labor to ascertain the number of Parisians born in the city and residing there. It is believed that deducting the soldiers and the absentees, there would only be found about 200,000 native born in the whole population of the city.

JOURNAL OF MINING AND MANUFACTURES.

MANUFACTURE OF PLATE GLASS IN NEW YORK.

The *Courier and Enquirer* gives an interesting account of the success recently achieved by the American Plate Glass Company, in that part of the city of Brooklyn known as Williamsburg. The process of manufacture is briefly described by a correspondent of the *Courier* :—

The melting-pots, of a capacity to hold six hundred pounds of material, are made of fire-clay, prepared in a peculiar manner, and placed in the furnace, and when sufficiently hot are filled with the alkali and siliceous matter, and the doors closed upon them. In ten or twelve hours the mass is ready for casting. Near the furnace is an iron table a little more than five feet by ten, under which a slow fire is placed, so that it is moderately heated. At the head of the table is an iron roller some two feet in diameter, and near that a swinging crane. The surface of the table is flush, but upon its edges are placed bars of iron, corresponding to the thickness it is desired to cast the plate. These bars serve as bearers for the roller. The material being ready, the first step is to remove the furnace door, which is accomplished by means of long levers and tongs. By similar means a pot is extracted from the furnace and placed on a carriage or truck. From the outside of the vessel all adhering substance from the coal is scraped off, and the surface of the matter is also skimmed by ladles of all impurities. A collar, with two long handles, is then lowered by the crane, and incloses the pot just under the projections or shoulders upon it, and by a windlass it is raised some six feet, and swung directly over the table. The projecting handles are then seized by two men, and in a moment the six hundred pounds of melted glass flows like a sea of lava over the iron surface. Two other men instantly send the ponderous roller on its way from the head of the table, reducing the mass to the thickness of which the iron bearers are the gauge. In fifty seconds the mass is sufficiently solidified to permit it to be pushed rapidly upon a table having a wooden surface, resting upon rollers, which is at once pushed blazing and smoking to the mouth of a kiln, into which the glass is passed, there to remain from three to five days, when it emerges annealed and ready to be trimmed. The edges, even if the glass be an inch thick, are smoothly cut by a diamond, and it is then ready for market in a state known as "rough plate glass." The whole process of casting is not only interesting but exciting; the men are drilled to move promptly and silently, handling their implements with great adroitness. The process described does not occupy more than four to five minutes, and everything is immediately ready for another casting.

The company do not as yet polish their glass to fit it for windows or mirrors; but are about to introduce the machinery necessary for that purpose. At present there is sufficient demand for the rough plate, to be used in floors, roofs, decks, &c., to keep their works constantly employed. They can produce plates two inches in thickness, and one hundred and twenty by two hundred and forty inches square, a new table, weighing thirty-two tons, being in readiness for castings of the latter dimensions. It is believed that plate glass of great thickness, at a low price, will be introduced for many purposes, for which iron and stone have hitherto been used.

The duty on imported glass is 30 per cent, but so bulky and fragile is the article that the duty, expenses, and breakage, amount to nearly 90 per cent. The fact that the company own a water front, and can ship directly from their works, is an important consideration in avoiding loss from breakage, affording at the same time advantages for receiving fuel, sand, and other material direct.

The construction of the works commenced on the 1st of February, 1855, and the first casting was made about the 1st of May, giving proof of a well-digested plan and vigorous execution. The works are at present capable of producing seven hundred

feet of three-eighths inch glass per day. The furnace holds twelve pots, and there are twelve annealing kilns, each forty by eighteen feet. The fires, kept up by Cumberland coal, are not allowed to go down until the furnaces are destroyed, which generally occurs after a year's use. The pots, after a casting, are at once returned to the furnace, and refilled. They usually last a month. The temperature of the establishment is decidedly high, above the top of ordinary thermometers. The furnace fires are watched, as is a solar eclipse, through dark-colored glass, the intensity of the light being unendurable by the naked eye. The appearance of the "sea of glass" when poured upon the table is extremely beautiful. At first of bright whiteness, dazzling to the eye, it rapidly changes to pink, scarlet, crimson, and a dark, murky red, streaked with black, in which state it is thrust into the kiln.

THE ALCOHOL OF CHEMISTRY AND COMMERCE.

Alcohol is that combustible fluid which rises by the distillation of the juices of sweet fruits; from the infusion of malted barley or other grain; the solutions of sugar, honey, and other substances that are capable of being converted into sugar after they have undergone that spontaneous change which is commonly known as fermentation—the vinous fermentation. The word alcohol is of Arabic or Hebrew origin, and signifies subtle or attenuated; but although it has for many ages been used to designate the material in question, it does not appear to have become popular; "spirits of wine," or "spirits," being the general interpretation of alcohol.

As alcohol is well known to be derived from sugar, malt, and grapes, it is generally though erroneously believed that these substances contain it. By the hand of Power a "Greek Slave" can be produced from a solid mass of marble chained to a pedestal. No one will believe that the beautiful form pre-existed in the marble, and that Power merely removed the stone veil that inclosed it! In like manner, when a chemist manipulates sugar, barley, or grapes, for the purpose of making alcohol, he does not separate it as a material pre-existing in the substances operated on, but merely uses the ingredients contained therein to create alcohol. It is an ascertained fact that alcohol can only be made from sugar, although at first sight it appears to be made from a variety of things, such as potatoes, treacle, &c. When it is known that any materials that contain starch can be converted into sugar, the mystery of making alcohol from potatoes becomes solved. Moreover, when starch is manipulated in another way, chemists can produce from it vinegar, sugar, alcohol, water, carbonic acid, oxalic acid, carbonic oxyd gas, lactic acid, and many other substances; but it must not be supposed that these materials have any pre-existence in starch—no, they have been created from the elements composing starch, but not from that substance itself. The starch is broken up, and its elements are re-arranged into new forms. When alcohol is made from barley, we merely complete a change which nature had begun. Barley contains starch. When barley is malted, the starch becomes sugar; this we extract by the use of water, and call it wort. Fermentation is now set up, and the sugar is changed into spirit. How quickly this can be turned into acetic acid—that is, vinegar—is well known to all beer drinkers.

GRAVEL CONCRETE.

The plan of building houses with gravel concrete—a mixture of lime, stone, and gravel—is exciting considerable attention, under the present high prices of lumber and brick. It is comparatively a new thing, although in Ohio and other Western States it has been practiced for fifteen or twenty years. The only question about it is that of cheapness, for of its durability there can be no doubt. The building now in progress of construction on this plan in Waltham, Massachusetts, by the Boston Match Company, is said to have thus far saved the entire cost of brick.

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THE ALCOHOL OF CHEMISTRY AND COMMERCE.

Alcohol is that combustible fluid which rises by the distillation of the juices of sweet fruits; from the infusion of malted barley or other grain; the solutions of sugar, honey, and other substances that are capable of being converted into sugar after they have undergone that spontaneous change which is commonly known as fermentation—the vinous fermentation. The word alcohol is of Arabic or Hebrew origin, and signifies subtle or attenuated; but although it has for many ages been used to designate the material in question, it does not appear to have become popular; "spirits of wine," or "spirits," being the general interpretation of alcohol.

As alcohol is well known to be derived from sugar, malt, and grapes, it is generally though erroneously believed that these substances contain it. By the hand of Power a "Greek Slave" can be produced from a solid mass of marble chained to a pedestal. No one will believe that the beautiful form pre-existed in the marble, and that Power merely removed the stone veil that inclosed it! In like manner, when a chemist manipulates sugar, barley, or grapes, for the purpose of making alcohol, he does not separate it as a material pre-existing in the substances operated on, but merely uses the ingredients contained therein to create alcohol. It is an ascertained fact that alcohol can only be made from sugar, although at first sight it appears to be made from a variety of things, such as potatoes, treacle, &c. When it is known that any materials that contain starch can be converted into sugar, the mystery of making alcohol from potatoes becomes solved. Moreover, when starch is manipulated in another way, chemists can produce from it vinegar, sugar, alcohol, water, carbonic acid, oxalic acid, carbonic oxyd gas, lactic acid, and many other substances; but it must not be supposed that these materials have any pre-existence in starch—no, they have been created from the elements composing starch, but not from that substance itself. The starch is broken up, and its elements are re-arranged into new forms. When alcohol is made from barley, we merely complete a change which nature had begun. Barley contains starch. When barley is malted, the starch becomes sugar; this we extract by the use of water, and call it wort. Fermentation is now set up, and the sugar is changed into spirit. How quickly this can be turned into acetic acid—that is, vinegar—is well known to all beer drinkers.

GRAVEL CONCRETE.

The plan of building houses with gravel concrete—a mixture of lime, stone, and gravel—is exciting considerable attention, under the present high prices of lumber and brick. It is comparatively a new thing, although in Ohio and other Western States it has been practiced for fifteen or twenty years. The only question about it is that of cheapness, for of its durability there can be no doubt. The building now in progress of construction on this plan in Waltham, Massachusetts, by the Boston Match Company, is said to have thus far saved the entire cost of brick.

BONUS FOR BUILDING SHIPS IN LOUISIANA.

The Senate and House of Representatives of the State of Louisiana in General Assembly convened have passed the following act relative to ship building. This act was approved by the Governor March 15th, 1855, and is now in force :—

SEC. 1. That a reward or bonus is offered, and shall be given, by this State to each person or association of persons, whether resident of this State or otherwise, who shall build and complete, or cause to be built and completed, within this State, any ship or vessel of a tonnage each of more than fifty tons burden ; which reward or bonus shall be five dollars per ton, custom-house measurement, for each ship or vessel ; and for each sea-going steamer so built and completed as aforesaid ; and four dollars per ton for each and every river or lake steamer so built and completed as aforesaid.

SEC. 2. That any person demanding the reward or bonus shall file in the office of the Secretary of State a certificate, signed by the collector of the port and the builder, which shall state the name of the builder, the name and tonnage of the ship or other vessel ; was wholly built and completed within this State ; and upon the production of a copy of said certificate, countersigned by the Secretary of State, it shall be the duty of the Auditor of Public Accounts to give to the holder of said certified copy a warrant upon the Treasurer for the amount to which he may be entitled.

SEC. 3. That this act shall be in force during the term of five years from the 18th day of March, 1855.

SEC. 4. That all laws contrary to the provisions of this act, and all laws on the same subject matter, except what is contained in the Civil Code and Code of Practice, be repealed.

COMBINATION OF IRON AND GLASS.

Mr. Campbell, of Columbus, Ohio, has made application at Washington for a patent, making a bond of union between cast-iron at a very high temperature and glass in a state of fusion, and designed for boxes in which the axles of wheels revolve. The glass is for the interior of the box, and, causing but little friction, it requires but little lubrication, and is, therefore, economical, costing less than cast iron. The *Intelligencer* says :—

"The tests to which the specimen we have seen has been subjected, at once convinced us that glass thus imbedded in iron could sustain extraordinary pressure and the most powerful blows ; but a doubt arose in relation to the inequality in the contraction and expansion of the two materials, by sudden changes in their temperature. Iron, however, expands and contracts by heat far more than glass, and the cast-iron box being expanded to its utmost when the glass congeals, all its after tendency by this means must necessarily be to embrace the glass within it ; and this glass, being in the form of an arch, with its bases and apex both embraced by the iron, it can yield to no power that is not capable of literally crushing it to powder."

MANUFACTURING BOOTS AND SHOES BY MACHINERY.

A number of Frenchmen are about getting up an establishment at Utica, New York, for the manufacture of boots and shoes by machinery. It is said that the manufacture of a fine shoe will cost but ten cents, and that of a fine boot but fifteen or twenty cents. The machines can be run by women and boys, and their proper management does not require any knowledge of the present way of making boots and shoes. The *Telegraph* says that the owners are now in Washington securing a patent for their machine, and it thus speaks of its performance :—

The machine is so perfect that it is only necessary to place in it two pieces of sole and upper leather, and in an incredibly short space of time it turns out a complete boot or shoe, as is desired. We learn that a number of capitalists of this city are negotiating for the purchase of the patent, and that it is their intention, should they succeed in securing it, to purchase the Globe Mills and to convert them into an extensive boot and shoe manufactory, employing some seven hundred hands. A gentleman in this city now extensively interested in manufacturing, is in New York negotiating for the purchase of the patent.

IMPROVEMENT IN THE MANUFACTURE OF BREAD.

JOHN S. GOULD, of Columbia county, recently presented the State Agricultural Society with a loaf of improved bread—an article in the manufacture of which there has been no marked improvement since the days of Pericles. This bread, as we learn from the *Albany Journal*, is the invention of a Mr. CAUM, (an appropriate name for the inventor of a loaf,) who was formerly baker in General Taylor's army, during the Mexican war. The improvement consists in a new application of the old principles of fermentation, and modification in the old method of baking. Its advantages are thus summed up by the *Journal* :—

1. It does not grow stale in eight or ten days. It is as fresh at the end of a week as ordinary baker's bread at the end of twenty-four hours.
2. It can be manufactured by machinery, which is impossible with ordinary bread. Three men can manufacture eight thousand loaves per day in this manner.
3. Ordinary flour, of common brands, can, by this process, be converted into white and sweet bread, as can by ordinary means be made from the best superfine flour. Even *sour* flour can be made into good sweet bread.
4. The liability of bread to become sour is completely obviated.
5. No drugs whatever are used in making it, not even pearlash. No ingredients are employed in the manufacture of it except flour, salt, yeast, and water.

If half what is claimed for this new method of manufacturing bread is true, the improvement is certainly very important.

MILK AS A MANUFACTURING INGREDIENT.

Milk now performs other offices besides the production of butter and cheese and the flavoring of tea. It has made its way into the textile factories, and has become a valuable adjunct in the hands of the calico printer and the woolen manufacturer. In the class of pigment printing work, which is indeed a species of painting, the colors are laid on the face of the goods in an insoluble condition, so as to give a full, brilliant appearance. As a vehicle for effecting this process of decoration, the insoluble albumen obtained from eggs was always used, until Mr. Pattison, of Glasgow, Scotland, found a more economical substitute in milk. For this purpose buttermilk is now bought up in large quantities from the farmers, and the desired indissoluble matter is obtained from it at a price far below that of egg albumen. This matter the patentee has called "lactarin."

A second application of the same article—milk—has just been developed by causes arising out of the recent high price of olive oil, which having risen from £40 to £70 a ton, the woolen manufacturers are now using the high-priced article mixed with milk. This compound is said to answer much better than oil alone, the animal fat contained in the globules of the milk apparently furnishing an element of more powerful effect upon the fibers than the pure vegetable oil *per se*.

MEN ENGAGED IN THE BUILDING TRADES IN GREAT BRITAIN.

From a statement by Mr. Godwin, the architect, published in the *London Builder*, it seems that there are 182,000 carpenters and joiners, 101,000 masons and paviors, 68,000 bricklayers, 63,000 plumbers, painters, and glaziers, 35,000 sawyers, 31,000 brickmakers, besides plasterers, slaters, and others; making a total of 536,000 persons, exclusive of 2,970 architects. The largeness of their interests involved, he added, was evident. The position which builders and contractors had taken in England was unexampled; they commanded armies of men; had their William Cubitt, Peto, Jackson, and others in Parliament; and were amongst the largest encouragers of art and literature.

EXTENSIVE FLOURING MILL IN LOUISVILLE.

Messrs. Smith and Smyer, of Louisville, Kentucky, have recently completed a most extensive flouring mill at the Falls near that city. It was erected at a cost of \$85,000, and embraces all the latest improvements. Its five run of stones will grind 1,500 bushels of wheat daily, and its arrangements are such that 500 barrels of flour can be packed in a day without spilling a handful. We quote from the *Courier* of the 24th:—

The motive power of this mill is the water of the falls of the Ohio, just where it dashes with irresistible force through the Indiana chute. The mill-race was excavated at an immense cost of time, labor, and money, from the solid limestone that forms the bed of the rapids. The wheels are on an entire new principle, being similar to the submerged propellers used in war steamers, working an immense upright shaft, the base of which is sunk fifteen feet through solid rock. The entire machinery of the mill is worked or revolved by this shaft, which extends its power from the bed of the river to the very roof of the building, the whole moving with the evenness and regularity of clock-work, and with irresistible and untiring power. As long as the waters of the Ohio roll onward to the Gulf, so long will the machinery of this great mill perpetuate its action, and be an enduring monument of the energy, talent, and enterprise of its builders.

Messrs. Smith and Smyser's flour store is on Market-street, above First, where they have constant supply of their superior flour, as well as all the different kinds of offal of the mill. They have been in operation since the first of January, and during the past week were making flour from wheat from Chicago that cost them \$2 per bushel. They will always be in market buying wheat, for which the farmers throughout Kentucky, Indiana, and Ohio, are informed that they pay the highest cash price for a good article.

CHEAP COAL BY A CHEMICAL PREPARATION.

Dr. Thomas Hooper, of New Orleans, has discovered a chemical preparation, which, mixed with mud as a bricklayer would mix lime with sand, makes an excellent coal—coal that can be made and sold in the New Orleans market for thirty cents a barrel, if made by hand, or fifteen cents if made by machinery. It lights easily; there is no offensive smell emitted, but little smoke, and but very little dust or cinders. What little cinders are left, is good for cleaning silver, brass, or other similar metals; and the ashes make a tolerable sand paper, and are also good for scrubbing floors, &c. The patentee also assures us, says the *American Exponent*, "that it will not only burn well in grates, (where we saw it burning,) but in stoves, furnaces for smelting, and for making steam. In fact, it can be put to all the practical uses of wood or coal, except for the purpose of generating gas."

DEMAND FOR WOOL IN EUROPE.

The *London Journal of Commerce* says: "The demand for wool is increasing very rapidly in all countries, especially on the continent. France is, perhaps, the largest market of the world for wool, and employs every year wool of the value of more than twelve millions of pounds sterling, and is, moreover, annually increasing her exports of woolen stuffs. France, the Zollverein, and Belgium, require yearly about £22,000,000 worth of wool, while their own production is scarcely to the value of £15,000,000. Wool stands next to cotton in importance of the various raw materials employed in our home manufactures, engaging upwards of £30,000,000 of British capital, and the woolen and worsted trades forming more than a fourth part of our textile manufactures. If, with all the obstacles to progression—deficiency of labor, colonial reverses, the ravages of the scab, and the attractions of the gold-fields—the exports of Australian wool have doubled in the last ten years, we see no reason why even a much greater increase should not take place in the next decade; and a more diffused and dense population, with increased facilities of transport by water and rail, afford a certain promise, that the mighty island of New Holland, which in our sphere has already eclipsed all its

predecessors and contemporaries, will, as regards the production of the equally necessary staple wool, go on increasing in an enormous ratio, and furnish such a supply of the raw material for our woolen fabrics as shall not only meet the enhanced British demand, but also leave supplies for the increasing wants of our continental and trans-Atlantic brethren. With every such increase the shipping business must necessarily prosper, and an enhanced demand for tonnage of consequence arise, affording valuable return freights for the large fleet of fine ships engaged in the Australian trade."

LORD BERRIEDALE'S PATENT FOR PAPER FROM THE THISTLE.

Among the patents issued in England during the past year, is one, dated July 8, 1854, to Lord Berriedale, London, relative to the application and use of the common thistle, or *Caiduus*, as it is termed by botanists, in the production of pulpy material from which paper may be made. All varieties of the plant, it is stated, are applicable to the purposes of this invention, but more particularly the large Scottish thistle, which grows luxuriantly in many parts of Great Britain, attaining a great height and thickness of stem, and which furnish in each plant, fiber of great tenacity to a large amount. This, when duly prepared, is well suited for the preparation of a paper pulp, which will cohere very powerfully, as well as prove useful in textile manufactures. It may be used whether green or dry, and for paper goes through a process similar to that which rags are subject to, and if for manufactures, like flax.

RAILROAD, CANAL, AND STEAMBOAT STATISTICS.

OCEAN AND INLAND STEAMERS OUT OF THE PORT OF NEW YORK.

NUMBER II.

"THE PLYMOUTH ROCK."

In continuation of our series of descriptions of the newer and finer steamers out of New York, we this month present a brief notice of the Plymouth Rock, another of the steamers recently completed for the navigation of Long Island Sound, forming part of the "regular mail line between New York and Boston *via* Stonington and Providence," in connection with the Stonington and Providence, and the Boston and Providence railroads.

It may not be out of place, by way of introduction, to refer to the *route* to which the Plymouth Rock belongs, as the oldest of the three principal lines of travel between the cities of New York and Boston. In the earlier days of steamboats, the passage was made between New York and Providence the whole distance by water, and many beside the "oldest inhabitant" will remember the name and fame of the steamers then engaged in this important service. A trip through the Sound, passing Fisher's Island, and the race around Point Judith into Narragansett Bay, stopping perhaps for wood and water, poultry and vegetables, or it may be only by stress of weather, at Hart Island, Huntington, New Haven, New London, Stonington, Newport, and other places all along shore, was an undertaking little less arduous than a voyage across the Atlantic Ocean in the Collins steamers of to-day.

On the opening of the Stonington Railroad in the year 1837, the outside steamers were in part transferred from the route to Providence *via* Newport, to that *via* Stonington, and after running thus in combination for two or three years, the boats were exclusively assigned to the Stonington route, which had become more and more a

favorite with travelers, on account of its being inland and much more expeditious than the old route.

Notwithstanding several new and popular channels of conveyance have been opened between New York and Boston subsequently, we understand the proprietors of the route via Stonington claim that theirs still remains the shortest in miles, and the most direct as traced on the map.

At all events, we know that the Stonington line has always enjoyed its share of public favor, and that its steamers rank among the first in these waters.

The Plymouth Rock made her first trip to Stonington October 19, 1854. The hull was built by J. Simonson, and is of unusual heavy timber, with a variety of extra fastenings. The length of keel, 325 feet; length on deck, 335 feet; breadth of hull, 40 feet; whole breadth, including guards, 72 feet; depth of hold, 13 feet; register 1,850 tons, custom-house measurement. The model has been much admired by amateurs in marine architecture for its grace and symmetry. She is certainly a very fine-looking steamer, and reflects great credit on her builder, whose success has before been remarked.

The machinery was furnished by the Allaire Works of this city. The engine is a beam, with a cylinder 76 inches in diameter and 12 feet stroke of piston; the shafts and cranks are of wrought-iron, heavily fastened and braced. There are two low-pressure boilers, of very great size and capacity, placed on the guards. The steamer has also an extra engine and pumps to supply the boilers, and so arranged in case of fire, that a hose may be attached at a moment's notice, and reach any part of the boat. The engine of the Plymouth Rock is of the first class—massive in strength and complete in finish. It contains all desirable improvements, and is believed to be as perfect a specimen of machinery as yet produced in this country.

In the construction of this mammoth steamer, it was deemed of paramount importance to provide a strong and substantial vessel of great power, with the highest speed, and particularly equipped for the security and safety of life and property. But the comfort and enjoyment of the passengers has not been by any means neglected.

The accommodations throughout are spacious, convenient, and elegant; the furniture and appointments of the costliest description, and in taste and beauty. The beds and bedding, chandeliers, china, cut glass, and table furniture, are the best that could be procured in this country or in Europe.

The Plymouth Rock has one hundred well-ventilated state rooms, including numerous bridal, family, and single-bedded rooms, and berths (wide and roomy) for five hundred passengers, and a dining cabin remarkably spacious. The ladies' cabin, with its almost regal splendor, and the state room hall, with its immense proportions and beautiful arched roof, must be seen to be fully appreciated.

The Plymouth Rock is supplied with several metallic life-boats, with patent cans, seats, and buoys fitted as life-preservers, with fire-engine, force-pumps, hose, and other apparatus and contrivances to protect and preserve from accident, danger, or harm.

The Plymouth Rock is under the command of Captain Joel Stone, who has been from early boyhood on the Sound, and is most favorably known as a competent and courteous master.

The other steamers of the Stonington line—the "C. Vanderbilt" and the "Commodore," are among the established institutions of Long Island Sound. Their qualities as staunch, safe, and fast steamers, have always rendered them popular with travelers to and from the East.

STOCK AND DEBTS OF THE RAILROADS IN OPERATION IN THE STATE OF NEW YORK.

Name of Corporation.	Length of road, including branches.	Length of road laid.	Capital stock, as per charter.	Amount of stock subscribed.	Amount paid in as per last report.	Total amount now paid in of capital stock.	Funded debt, as per last report.
Albany Northern.....	36	36	\$600,000 00	\$445,000 00	\$200,880 00	\$459,004 97	\$470,000 00
Albany and West Stockbridge.....	38½	38½	1,000,000 00	1,000,000 00	1,000,000 00	1,000,000 00	.....
Buffalo, Corning, and New York.....	184½	100½	1,866,000 00	1,701,000 00	982,292 31	1,482,766 00	1,025,000 00
Buffalo and New York City.....	92½	92½	1,500,000 00	991,150 00	755,709 96	798,439 30	1,251,000 00
Buffalo and Niagara Falls.....	22	22	565,000 00	565,000 00	564,116 70	564,116 70	69,670 00
Buffalo and State Line.....	81	81	1,300,000 00	1,300,000 00	1,100,000 00	1,300,000 00	1,000,000 00
Cayuga and Susquehanna.....	35	35	1,500,000 00	700,000 00	687,000 00	687,000 00	400,000 00
Flushing.....	7½	7½	200,000 00	200,000 00	27,012 00	120,000 00	10,758 00
Hudson River.....	144	144	4,000,000 00	3,770,851 97	3,727,826 80	3,757,891 97	7,964,335 00
Long Island.....	86½	86½	3,000,000 00	3,000,000 00	1,875,148 28	1,875,148 28	611,183 01
New York Central.....	533½	533½	23,085,600 00	23,085,600 00	22,213,983 81	23,037,415 00	11,564,033 62
New York and Erie.....	464	464	10,500,000 00	10,023,958 84	10,000,091 00	10,023,968 84	20,173,868 90
New York and Harlem.....	132½	132½	8,000,000 00	5,716,050 00	5,127,550 00	5,716,050 00	1,489,201 48
New York and New Haven.....	61	61	3,000,000 00	3,000,000 00	2,992,450 00	2,992,450 00	1,641,000 00
Northern.....	119	119	2,000,000 00	2,000,000 00	1,611,327 22	1,611,327 22	3,488,000 00
Oswego and Syracuse.....	37½	37½	350,000 00	350,000 00	350,000 00	374,920 00	206,000 00
Rensselaer and Saratoga.....	54½	54½	610,000 00	610,000 00	610,000 00	610,000 00	112,000 00
Sackett's Harbor and Ellisburg.....	18	18	175,000 00	175,000 00	167,485 89	167,485 89	150,000 00
Saratoga and Schenectady.....	22	22	300,000 00	300,000 00	300,000 00	300,000 00	120,000 00
Saratoga and Washington.....	54½	54½	1,350,000 00	899,900 00	899,900 00	899,900 00	940,000 00
Syracuse and Binghamton.....	80	71	1,200,000 00	832,500 00	453,503 21	731,614 75	.....
Troy and Bennington.....	5½	5½	80,000 00	75,600 00	73,800 00	74,250 00	104,424 36
Troy and Boston.....	34½	27½	1,000,000 00	510,000 00	437,830 40	439,492 50	459,000 00
Troy and Rutland.....	17½	17½	325,000 00	266,000 00	243,554 50	249,939 50	100,000 00
Troy Union.....	2	2	30,000 00	30,000 00	3,000 00	3,000 00	500,000 00
Watertown and Rome.....	97	97	1,500,000 00	1,370,378 19	1,346,075 19	1,370,378 10	514,000 00
Total.....	2,381	2,320½	\$69,037,200 00	\$62,876,989 00	\$57,750,687 27	\$60,656,749 49	\$54,863,474 37
Canandaigua and Elmira.....	46½	46½	1,600,000 00	462,700 00	426,117 06	434,096 32	800,000 00

A NEW RAILROAD BRIDGE.

The model of a bridge invented by Mr. G. S. Avery, C. E., was recently tested at the Union Depot, in Troy, before several scientific men and a number of spectators. The model is four feet and six inches in length, with the average height of five inches, and constructed of white pine-wood and brass bolts; its weight being five-and-a-half pounds. It sustained a weight of eleven hundred pounds, being two hundred times its own weight, with a deflection of one-quarter of an inch. On a recent visit to Troy we had an opportunity of examining the model, and in our judgment, Mr. Avery has succeeded in attaining to the fullest extent possible, and to a greater degree than has been heretofore attained, the great desideratum of bridges—simplicity of construction with the combination of lightness and strength.

MERCANTILE MISCELLANIES.

MEMOIRS OF AMERICAN MERCHANTS:

EMINENT FOR INTEGRITY, INDUSTRY, ENERGY, ENTERPRISE, AND SUCCESS IN LIFE.

We copy the following well-written editorial from the New York *Evening Mirror*. As the editor of that journal remarks in the last paragraph quoted, we propose to publish a volume of "Mercantile Biography," in the course of the coming autumn, which will include many but not "all" the sketches that have appeared in the *Merchants' Magazine*. It is our intention to select such only as comport with the design of the series indicated by its title of giving the "Memoirs of American Merchants, eminent for Integrity, Industry, Energy, Enterprise, and Success in Life"—the representative men, who "may serve as a key to universal mercantile history." The series, for we shall probably extend it to two or more volumes, will include many merchants and business men of the present and the past, whose memoirs have not been published in this magazine, or in any other form. The first volume will cover some five hundred octavo pages, printed on a large, handsome type, and fine paper, and neatly and substantially bound. The volume will be illustrated with a number of portraits engraved on steel, and form altogether a volume artistically equal, in every respect to Irving's *Life of Washington*, published by G. P. Putnam, or Bancroft's *History of the United States*, by Little, Brown & Co.

The first volume will contain biographies of Samnel Appleton, Thomas P. Cope, Peter C. Brooks, Samuel Shaw, Joseph Peabody, Hon. Thomas H. Perkins, Jonathan Goodhue, Hon. James G. King, Patrick Tracy Jackson, Stephen Girard, Walter R. Jones, &c., &c., nearly all of whom belonged to the first era of the commercial history of the United States, and died at an advanced age. Subsequent volumes will probably contain the lives of some of the most eminent living American merchants, and will thus bring down this biographical history of the Commerce of America to the present time:—

"MERCANTILE BIOGRAPHY—HUNT'S MAGAZINE."

"When the historian, yet to come, shall attempt to picture the mercantile phase of our national annals, he will turn with thankfulness to the pages of "Hunt's *Merchants' Magazine*," as the largest authentic source from whence to derive the facts, philosophy, and biography, which go to explain the marvelous rapidity with which the Commerce of our young republic has risen in competition and successful rivalry with that of the eldest and proudest of maritime nations. Among the many admirable features of the aforesaid magazine—the leading and best of its kind the world over—none affords greater interest and instruction, or deserves more praise, than the department

devoted to mercantile biography. As the history of one man, of cosmopolitan experience, may be said to typify in a measure the history of the human race, so the biographical record of one eminent merchant may serve as a key to universal mercantile history. The Astors, Girards, Grays, Brooksea, and Lawrences of our country, collectively or singly, illustrate the spirit and genius of the class to which they belong.

"FREEMAN HUNT, in his invaluable magazine, whom we are proud, as Americans, to know is equally popular and authoritative, in commercial circles, on both sides of the Atlantic, has given several sketches of eminent mercantile Americans—all exceedingly interesting, but none more so than the sketch of the celebrated Peter Chardon Brooks, (with fine steel portrait,) contributed by the Hon. Edward Everett to the June number of the magazine. Mr. Everett could hardly have selected a more marked character, if his object was to best illustrate the integrity, the intelligence, the enterprise, or the sagacity and energy of the pioneers and molders of American Commerce—and his classic and graceful pen has done as ample justice to the great Boston merchant, banker, marine insurer, and millionaire, as the limits of a magazine article would admit.

"We have not space for even a synopsis of this interesting biography—which every young man, intent on entering the ranks of trade and Commerce, should read for advice as well as stimulus—but we have, from its perusal, had our life-long conviction strengthened, that the best goals of fortune, and honor, and personal happiness, are only open to those who begin their career aright, and live it aright—swayed by fixed principles from the start, and never sacrificing honesty or honor, however present circumstances may tempt. Peter C. Brooks achieved a vast fortune, and a solid and commanding reputation, not by hap-hazard ventures, but by pursuing, evenly and steadily, a well-calculated line of action, requiring a sagacity and enterprise, but much more requiring a stubborn integrity and an indomitable will to resist speculation. His business was well defined, orderly to perfection, and constantly supervised (during his active business career) by himself.

"If he was far-seeing and far-reaching in his enterprise, he was equally prudent and moderate in the use of means to accomplish his ends. The most active part of his life was passed between the years 1789 and 1808, and perhaps no man in this country ever accumulated fortune more rapidly than he, during that period. But, in the pursuit of fortune, Mr. Brooks cultivated the Christian and the man, and his right hand was not more diligent and successful in gathering than his left hand was in beneficently dispensing. Ample fortune is a glorious thing in the hands of a true man, enabling him to scatter blessing on every side, and at the same time to make fragrant and bright his own pathway. But we must leave the reader to Mr. Everett's sketch for a broader and more complete view of Mr. Brooks, who was, decidedly, a representative man.

"Mr. Hunt's forthcoming volume of "Mercantile Biography," which will include all the sketches that have appeared in his magazine to the present time, will be warmly welcomed as an interesting and long-needed addition to our national history and literature. Mr. H. may well pride himself on such contributors as Edward Everett."

THE BOSTON BOARD OF TRADE AND THE MERCHANTS' MAGAZINE.

In this Magazine for May, 1855, (vol. xxxii, page 647,) we published a letter, couched in terms of high commendation, of SAMUEL LAWRENCE, Esq., an enterprising, public-spirited merchant of Boston, ordering a complete set of the *Merchants' Magazine*, which it will be seen by the annexed correspondence and resolutions, were presented to the Boston Board of Trade by that gentleman. The resolutions were originally published in the *Boston Evening Transcript*, and have been transmitted to the editor and proprietor of this work by order of the Board. Our Eastern merchants know how to "kill two birds with one stone," and accordingly we find that in accepting the gift, and returning their thanks to the donor, they did not forget to express their "high opinion" of the character of the donation:—

OFFICE OF THE BOSTON BOARD OF TRADE, }
BOSTON, June 5, 1855. }

FREEMAN HUNT, Esq., *Proprietor of the Merchants' Magazine, New York*:—

SIR:—It gives me great pleasure to comply with an order of the Government of the Board of Trade of this city, passed yesterday afternoon, and to transmit to you here-

with an extract from their Records, containing Resolutions which refer to your Magazine. I am, Sir, very respectfully, your obedient servant,

ISAAC C. BATES, Secretary of the Board.

[Extract from the Records of the Government of the Boston Board of Trade.]

The Secretary then read a communication from SAMUEL LAWRENCE, Esq., asking the Board to accept of a complete set of HUNT'S *Merchants' Magazine*; upon which the following resolutions were proposed by JAMES M. BEEBE, Esq., and unanimously adopted:—

Resolved, That we will accept the copy of thirty-one volumes of HUNT'S *Merchants' Magazine*, so kindly offered by SAMUEL LAWRENCE, Esq., our President, as new proof of the interest he has always manifested in our Association, and that the thanks of the Board shall be presented to him for it, and for his liberality in giving so complete and so perfect a copy.

Resolved, That we will take this occasion to express our high opinion of the work itself, as one well conducted, devoted to the diffusion of useful information on commercial and industrial affairs, and adapted by its freedom from party prejudices and sectional views, as well as by its collections of valuable statistics, to the use of commercial men in all parts of our country.

Resolved, That the Secretary of the Board shall be instructed to communicate our thanks to Mr. LAWRENCE, by sending him a copy of these resolutions, and that a copy of them shall also be sent to Mr. HUNT, the conductor of the Magazine.

Ordered, That the Secretary of the Board see that these resolution are carried into effect.

A true copy.

Attest

ISAAC C. BATES, Secretary.

Boston, June 4, 1855.

The editor of the *Evening Transcript* introduces the resolutions with the following, among other remarks:—

"We have been gratified to hear that one of our most enterprising and public-spirited merchants has presented a complete set of HUNT'S *Merchants' Magazine* to the Boston Board of Trade, and in accepting the donation, the government took occasion to pass a series of resolutions, which, as we believe, express the unanimous opinion of our merchants in regard to the value of the work to which they relate. After such an indorsement, can we add more?"

INTEGRITY OF PHILADELPHIA MERCHANTS.

The Rev. Dr. BOARDMAN, in his address delivered at the Anniversary of the Merchants' Fund Association of Philadelphia, passes a well-merited eulogium upon the integrity of the merchants of that city, which we take great pleasure in transferring to the pages of the *Merchants' Magazine*:—

"The high mercantile reputation of Philadelphia has long been established on an impregnable basis. If there be a witness among ourselves, who is competent to speak on this subject, it is that great lawyer whose forensic abilities and private virtues have for half a century shed so much luster on the Philadelphia bar, and whose fame belongs, not to our city or Commonwealth, but to the Union. This is his testimony:— 'In the course of an active professional life, I had constant opportunities to observe how vastly the cases of good faith among merchants and men of business in this city, outnumbered the cases of an opposite description, where at the same time there was neither formal security, nor competent proof to insure fidelity. I should say the proportion was greater than a thousand to one.*' If it has fallen to the lot of any body of merchants, in any age or country, to have a loftier eulogy than this pronounced upon them, the case has escaped my observation. Nor is it by any means a mere local and unsupported opinion. The sentiment here expressed finds a cordial response among foreign manufacturers, and throughout those portions of our own country which have their trading relations with this city. The feeling all over the South and the West is, that the merchants of Philadelphia, as a body, are upright and straightforward men—men who use words in their common signification, and whose goods answer to the labels. And this conviction it is, even more than your costly canals and railroads,

* The Hon. Horace Binney.

which brings them here to make their purchases, and which secures your acknowledged control of the south-western business. Let Philadelphia lose her hereditary character for old-fashioned honesty, and the bales and boxes which every spring and autumn make it so difficult for a pedestrian to thread his way along Market-street, will gradually dwindle into very trivial obstructions.

"The commercial integrity of our metropolis, I have said, is not a thing of yesterday. A philosophic annalist will seek its origin in the character of the men who established this Commonwealth. And he must be wilfully blind, who does not detect the germ of it, in that immortal transaction which took place under the great Elm Tree in Kensington. 'We meet,' said William Penn to the Indian sachems, 'on the broad pathway of good faith and good will; no advantage shall be taken on either side, but all shall be openness and love. I will not call you children, for parents sometimes chide their children too severely; nor brothers only, for brothers differ. The friendship between me and you I will not compare to a chain, for that the rain might rust, or a falling tree might break. We are the same as if one man's body were to be divided into two parts; we are all one flesh and blood.' Thus was that famous treaty made, of which Voltaire justly said, 'It was never sworn to, and never broken.' In his intercourse both with the natives and the colonists, Penn adhered to the apothegm he uttered, when that iniquitous trial was in progress, which ended in his being sent to Newgate: 'I prefer the honestly simple to the ingeniously wicked.' And well did the red men requite his confidence; for not a drop of Quaker blood was ever shed by an Indian. Our city, then, was born in righteousness. Thanks, under a benign Providence, to the primitive Quaker colonists, they laid its foundations in truth, and peace, and honesty. It must in candor be added, that their descendants have proved themselves worthy of such an ancestry. It has been their aim to make and keep Philadelphia what William Penn designed it should be. Like all other modern cities, it has experienced seasons of great financial perplexity and distress. And it would be going too far to say, that nothing has ever occurred at these crises to awaken solicitude as to its commercial integrity. But I may say, that no class of men amongst us have been more jealous for the honor of the city than our Quaker merchants; and that whenever the maxims engraved upon our ancient wall have begun to rust, these descendants of the early builders have been among the first to brush away the mold, and with pious care retouch the sacred inscriptions. One of them, a patriarch of more than fourscore, has lately gone down to an honored grave, amidst the regrets of this whole community. It is a great blessing, gentlemen, to have had before you for perhaps the entire period of your business lives, such an exemplar of the mercantile and social virtues as Thomas P. Cope. It is no disparagement to the living to say, that his name was one which came spontaneously to every lip, when requisition was made for a genuine Philadelphia merchant. Will you indulge me in a little anecdote, which may illustrate a single trait of his character. A person highly recommended approached him one day, and invited him to embark in a certain joint stock enterprise. In a careful exposition of the matter he made it appear that the scheme was likely to succeed, and that the stock would instantly run up to a liberal premium, on being put into the market. 'Well,' said Mr. Cope, 'I am satisfied on that point; I believe it would be as thou sayest. But what will be the *real* value of the stock?' 'Why, as to that,' answered the speculator, 'I cannot say, (implying by his manner what he *thought*;) but that is of no moment, for all we have to do is to sell out, and make our 30 or 40 per cent profit.' 'I'll have nothing to do with it; I'll have nothing to do with it,' was the prompt and indignant reply of this incorruptible merchant. And from that day, he used to say, in relating the occurrence, 'I *marked* that man, and shunned all transactions with him.' This was the integrity of Thomas P. Cope. And to men of kindred principles with himself, both among the dead and the living, is Philadelphia mainly indebted, under God, for her enviable commercial reputation."

THE NEW ENGLAND MERCHANT.

A correspondent of the *Boston Transcript* gives the following "short sketch" of the career of the New England merchant. The character so graphically drawn will be recognized by some of the readers of the *Merchants' Magazine*:-

There is the New England merchant, who may have been born in poverty and reared in orphanage—"the child of misery and baptized in tears." All the added force that educational discipline could impart to his stout heart and determined will, was derived from the parish school. His progenitors had left no alluring and guiding

light to brighten and encourage his early steps in his onward path; but he knew that there was a Mecca to be reached by every assiduously faithful and persevering soul.

To his youthful promise, a ship-owner of discriminating mind extends the hand of patronage, and in twenty-four hours he is afloat and finds himself master of the vessel's cargo and its destiny.

The cabin becomes his lyceum by day, and the deck his observatory by night.

Responsibility having been unexpectedly thrust upon him, the eye of his mind becomes more active and penetrating, and gains enlargement as the sphere of duty widens. He is furnished with a copy of Bowditch's Navigator, and probably McCulloch's Dictionary of Commerce, which, united, may be regarded as a bible to the diligent inquirer after nautical and commercial lore. The captain never ceases to wonder how it is that a mere youth should be placed as a sentinel over a matured Cape Cod Salt. "It must be," says the captain, "some infernal wild business that the old man must needs send you as special agent."

The characteristic traits that distinguished the Cape Cod captains more or less, thirty years ago, appear to have been the love of money and laziness; they prayed for an accumulation of just so much money as would enable them to buy salt works, and lie on their backs and see the windmill pump up the water and the sun evaporate it.

The energy and discretion of our young merchant soon find an ample field for their exercise, among competitors of maturer years, on a foreign soil. By the force of what we may call "mother-wit," or something better, he manages to dispose of his assorted cargo, and returns with another, realizing to his employer a handsome profit, whilst older heads come home from the same port grayer and poorer than they went.

His next abiding impressions were probably received among the spice islands of the East, and they caught here and there a hue which deepened as life advanced. The bloom and odor of that charming region becomes so inwrought with all that is captivating to his senses and profitable to his purse, that they have never ceased to sweeten his existence; and blow high or low, the aroma remains. He can never speak of Penang and its surroundings but as a physical heaven.

Success thus far has been challenged and won, and though it expands his desires, it is made to wait on judgment. Wherever he goes, within or without the tropics, he is come to be regarded as a sort of North Star, and as earnestly consulted. He imparts more useful knowledge to the denizens of remote and half-civilized islands in a day, than the learned pedant could in a month, backed by all the appliances of classics, codex, and philosophy. Mental food, opportunely prepared, is often more acceptable than the savory compounds of professed cooks. He makes a capture of prejudices, where the less skillful would incur and increase them.

The government of himself has fitted him for the governing of others. His general ability and forecast elevate him to the rank of commercial ambassador at the age of forty, but he is invested with no commission but that which he carries in his own head. He projects himself into communities that have long lain in the ore, and sinks there a shaft that strikes and develops a new mine of material wealth; he seeks the car of public authority, and makes it ring to the tune of prospective millions; and possibly the enthroned monarch has been his pupil in political economy, suggesting to him a new development of his means, and a brighter destiny for his people. His outgoings and his ingoings, which have been as regular and salutary as the tides, now cease, and he can be seen any day in our neighborhood, seated at his breakfast table in his "robe de chambre," with the morning paper in his hand, wearing a ruddy complexion and an untroubled aspect, quite significant of the happy condition of his mind and body.

This race of hero-merchants is rapidly disappearing. Modern enterprise has now posted its allies on every inlet and by-way of commercial traffic; and the votary of mercantile renown, however endued with courage and skill, finds few places on the world's map where those qualities can now be signalized or tasked to advantage.

We have followed our New England merchant over seas and through varied climes, and now to his home. If his satisfied and independent spirit did not find sufficient consolation in the reflection that he has enlarged the circumference of civilization and ameliorated the condition of his fellow-man, he might retrim his sails, and safely navigate to the gates of the capitol; but he prefers to "hear at a distance the noise of the Cametia," and pass the residue of his days among the groves of his own Egeria—

"There in bright drops the crystal fountains play
By laurels shaded from the piercing day;
Where summer's beauty, midst of winter strays,
And winter's coolness, spite of summer's rays."

THE MERCANTILE LIBRARY ASSOCIATION OF CINCINNATI.

We have noticed in former volumes of the *Merchants' Magazine* this successful association. The twentieth annual report (1855) of the Board of Directors shows the progressive character of the institution. It was first organized in April, 1835, with forty-five members. In 1836 it had one hundred and sixty-nine members, and seven hundred and sixty-seven volumes in its library. The roll of members now shows two thousand five hundred and fifty members and fourteen thousand eight hundred and forty-one volumes in its library. The organization subscribes for four daily, two tri-weekly, and nine weekly foreign journals; and fifty daily, nine tri-weekly, and sixty-seven weekly domestic journals—making one hundred and twenty-eight, besides about sixty monthlies and quarterlies.

The aggregate revenue of the past year was \$9,501 93, and the expenses about the same—including subscriptions to magazines and newspapers, \$781 46; books, \$1,363; winter course of lectures, \$1,200; salaries, \$2,332, &c., &c. The association owns and occupies a suit of rooms in the Cincinnati College building, for which it paid \$10,000, and has organized an auxiliary department denominated the "Department of Classics," with competent professors, in which instructions are given in the languages.

WHERE THE CORK OF COMMERCE COMES FROM.

Cork is nothing more or less than the bark of evergreen oak, growing principally in Spain and other countries bordering the Mediterranean; in English gardens it is only a curiosity. When the cork-tree is about fifteen years old, the bark has attained a thickness and quality suitable for manufacturing purposes; and, after stripping, a further growth of eight years produces a second crop; and so on at intervals for even ten or twelve crops. The bark is stripped from the tree in pieces two inches in thickness, of considerable length, and of such width as to retain the curved form of the trunk when it has been stripped. The bark peeler or cutter makes a slit in the bark with a knife, perpendicularly from the top of the trunk to the bottom; he makes another incision parallel to it, and at some distance from the former; and two short horizontal cuts at the top and bottom. For stripping off the piece thus isolated, he uses a kind of knife with two handles and a curved blade. Sometimes after the cuts have been made, he leaves the tree to throw off the bark by the spontaneous action of the vegetation within the trunk. The detached pieces are soaked in water, and are placed over a fire when nearly dry; they are, in fact, scorched a little on both sides, and acquire a somewhat more compact texture by this scorching. In order to get rid of the curvature, and bring them flat, they are pressed down with weights while yet hot.

DIRECT LAKE TRADE WITH HOLLAND.

The *Chicago Press* states "that an agent of the 'Netherlands Trading Company, more familiarly known as the Dutch East India Company, has visited Chicago on a tour of observation, with a view to opening a direct trade, through the St. Lawrence and also through New York, with the north-west, for its productions of beef, pork, flour, &c., and with the south-west also, for its cotton, sugar, and tobacco. The headquarters of this rich association are at Amsterdam, and the company charters annually some 800 large ships in the trade with the Indies, whose supplies and part of whose out-cargoes may as well be composed of beef, pork, flour, etc., received at Amsterdam from Chicago, where they are primarily collected, direct, as through intermediate hands, and at an increased expense."

THE BOOK TRADE.

- 1.—*Literary and Historical Miscellanies.* By GEORGE BANCROFT. 8vo. pp. 577. New York: Harper & Brothers.

In this collection of miscellaneous writings, Mr. Bancroft is presented as an essayist, a literary critic and translator, an historical inquirer, and a popular orator. To those who are acquainted only with his great work on the History of the United States, this volume will furnish an interesting proof of the versatility of his talents, and the wide range of his studies. For clearness and depth of thought, freedom of speculation, catholicity of taste, variety of knowledge, and splendor of diction, it would be difficult to find its match in the whole compass of modern literature. Mr. Bancroft combines many intellectual qualities, which are usually considered incompatible with each other. He is at once a philosopher and a poet, a man of letters and a man of affairs, with an equal aptitude for the subtleties of dialectics, the details of historical research, and the select visions of fancy. Hence, this volume contains matter for every class of minds. The essays will particularly attract the lovers of refined discipline and acute discriminations—the scholar will recognize the graceful vigor and delicate taste of the studies in German literature—the historical papers will be highly appreciated by the student of politics and history—and the general reader will find an ample store of instruction and delight in the occasional orations and addresses. We gratefully welcome the collection as an honor to our native literature, persuaded that writings of such noble purpose and admirable execution, are no less friendly to the reputation of our country than to the fame of their author.

- 2.—*The Chemistry of Common Life.* By JAMES F. JOHNSON, M. A., F. R. S., F. G. S., etc., author of "Lectures on Agricultural Chemistry and Geology," &c., &c. Illustrated with numerous wood engravings. 2 vols., 12mo., pp. 381 and 292. New York: D. Appleton & Co.

The learned author in this work treats in their natural order of the air we breathe and the water we drink, in their relations to health—the soil we cultivate and the plant we rear, as the source from which the chief substances of all life is obtained—the bread we eat and the beef we cook—the beverage we infuse—the sweets we extract—the liquor we ferment—the narcotics we indulge in—the odors we enjoy and the smells we dislike—what we breathe for and why we digest—the body we cherish—and finally, the circulation of matter, as exhibiting in one view the end, purpose, and method of all changes in the natural body. The author exhibits the present condition of chemical knowledge, and of matured scientific opinion, upon subjects to which his work is devoted, and mingles with his familiar scientific investigations important statistical data. It is a most valuable, interesting, and instructive work, and should be introduced into all our schools and academies as a text-book.

- 3.—*The Practical American Cook Book; or Practical and Scientific Cookery.* By a HOUSEKEEPER. 12mo., pp. 267. New York: D. Appleton & Co.

This work furnishes a collection of receipts for cooking and preparing all varieties of food. The authoress in her preface prepossesses us in favor of her book by her sensible and well-timed remarks on speaking of the importance of good cookery to our comfort, happiness, and health, and the duties of the housekeeper to her family in relation to cooking. Besides the receipts, which are graduated to the requirements both of "simple fare" and the "elaborate luxuries of the table," the reader is furnished with some general sanitary rules on diet and the time of eating, from high authorities, which must be valuable.

- 4.—*Bell Smith Abroad.* Illustrated by HEALY, WALCUTT, OVERARCHER. 12mo., pp. 326. New York: J. C. Derby.

This book of travel gives an account of the author's journey to Europe, and her experience of a sojourn in Paris; also some of the manners and customs of that people. It contains a series of sketches, written in a very spirited style, and abounds in amusing adventures, interesting stories, gossip, portraits, &c. The pleasing variety of the contents, with the lively, off-hand, humorous way in which the subjects are treated, renders the work highly entertaining.

- 5.—*The American Statesmen: a Political History, exhibiting the Origin, Nature, and Practical Operation of Constitutional Government in the United States; the Rise and Progress of Parties; and the Views of Distinguished Statesmen on Questions of Foreign and Domestic Policy.* With an Appendix, containing Explanatory Notes, Political Essays, Statistical Information, and other useful matter. By ANDREW W. YOUNG, author of "Science of Government," "First Lessons in Civil Government," "Citizen's Manual of Government and Law." 8vo., pp. 1,016. New York: J. C. Derby.

This work, the copious title of which, above quoted, explains the general character of its contents, is one whose design and the very respectable manner in which that design is executed should recommend it to the notice of the political student, and all who wish to become familiar with the political history of their country. It is useful, too, as a book of reference to the advanced politician. The diffusion of political knowledge through the length and breadth of our land contributes to the public prosperity, and the safety of our democratic republican institutions; and such a volume as this, containing, as it does, in a compendious form, information which is to be obtained elsewhere only from a multitude of sources, or in more voluminous works, should circulate generally. In controverted questions of natural policy, or those involving constitutional principles, the substance of arguments on both sides is given, with apparent faithfulness and impartiality. The history of political parties is not an uninteresting feature. The appendix contains the Declaration of Independence, Articles of Confederation, United States Constitution, statement of the electoral votes from 1789 to 1853, the members of the Cabinet, chief and associate justices of the Supreme Court, speakers of the House, and presidents *pro tem.* of the Senate, during the same period.

- 6.—*The Empress Josephine, first Wife of Napoleon.* By P. C. HEADLEY, author of "Women of the Bible." 12mo., pp. 383. New York: Miller, Orton, & Mulligan.

The design of the author and publishers, it appears, was to furnish in a more popular form than any previous publication, an impartial delineation of Josephine's character, and at the same time give a general view of the events upon the field of history, across which that extraordinary woman made a sad and brilliant transit. The author lays no claim to originality, as he had no access to manuscripts or archives; his facts were derived from Bourrienne, Hazlitt, Von Rotteck, Scott, Alison, and others. The author truly says, that the empress was a greater person than the emperor in the elements of *moral* grandeur, and retained her sovereignty in the *hearts* of the French nation, while he ruled by the unrivaled splendor of his genius. It is written in an agreeable style, and will doubtless extend the admiration of the pure and beautiful, in contrast with all the forms of corruption humanity could present in a period of bloody revolution. The work has already reached a sale of more than thirty thousand copies.

- 7.—*A Long Look Ahead; or the First Stroke and the Last.* By A. S. ROG, author of "James Montjoy; or I've been Thinking," "To Love and to be Loved." 12mo., pp. 441. New York: J. C. Derby.

This volume is written in an uncommonly easy and natural style, presenting pictures of daily life, and inculcating lessons which can be made practically useful. The writer, a true lover of nature, is happy in his descriptions of natural scenery, and the story very successfully contrasts an independent country life with the uncertainties which often attend a metropolitan career. Rural life is made very attractive. The events of the book are related with simplicity and earnestness—the characters finely drawn. Its perusal will have a tendency to correct an erroneous idea so prevalent, that a city life has so much greater advantages and opportunities for real happiness, than can be obtained in quiet villages and rural retreats.

- 8.—*Fern Leaves from Fanny's Port-folio.* Second Series. 12mo., pp. 400. New York: Miller, Orton & Mulligan.

More than sixty thousand copies of the first series of Fanny's leaves "found a market" before the expiration of the first twelve months, and of this second series some thirty or more thousand have been published. That one who can write so well on topics connected with domestic every-day life should disregard the ties of consanguinity and the natural affections of the human heart, is an anomaly in the history of the human race that we are unable to solve. The enterprising publishers have already paid "Fanny" some eleven thousand dollars copy-right on her "leaves."

- 9.—*Memoirs of the Life, Exile, and Conversations of the Emperor Napoleon.* By the Count DE LAS CASAS. With Portraits and other Illustrations. A new edition in four volumes. New York: J. S. Redfield.

The admiration of Las Casas for Napoleon was unbounded. It made him follow him, without knowing him, and when he did know him, love alone, he declares, fixed him forever near his person. While the world was full of Napoleon's military glory and renown, and his deeds and his monuments spread all over it, but comparatively little was known of his private qualities or the natural disposition of his soul. This void Las Casas undertook to fill up, and it must be confessed that his advantages for such a task, or rather, we should say, labor of love, were unexampled in history, with perhaps the single exception of Boswell, the hero-worshiper of Johnson. He followed him in his exile, (an exile that reflects no honor upon England's glory and fame,) and recorded day by day all that he heard him say, or saw him do, during the period of eighteen months, in which he was constantly by his person. "In these conversations," says Las Casas, "which were full of confidence, and which seemed to pass, as it were, in another world, he could not fail (unless we suppose him guilty of acting a part) to be portrayed by himself as if in a mirror, in every point of view, and under every aspect." Allowing somewhat for the author's devotion to Napoleon's fame, and his natural enthusiasm, and the generally volatile character of the French people, the world, we say, may freely study these memoirs, as there can be no great error in the materials, which the clear-visioned and philosophic writer has grouped with so much apparent fidelity. The volumes contain a great number of appropriate illustrations. We commend the work to all who have not already studied the life and character of the greatest general, and in some respects the most remarkable statesman of any age.

- 10.—*A Journey Through the Chinese Empire.* By M. HUC, author of "Recollections of a Journey through Tartary and Thibet." In two volumes. 12mo, pp. 421 and 422. New York: Harper & Brothers.

The author of these interesting volumes on China enjoyed unusual facilities for seeing the people, and of observation generally. He was a missionary, and traveled with pomp under the protection of the emperor. Previous to this journey he resided fourteen years in different parts of the empire. His knowledge of the Chinese seems to have been gained by a large experience rather than by hearsay. The narrative is written in a felicitous style, and affords instruction and matter for study, while many scenes depicted are unique as well as amusing in their character.

- 11.—*Harper's Story Books.* A Series of Narratives, Dialogues, Biographies, and Tales, for the Instruction and Entertainment of the Young. By JACOB ABBOTT. Small quarto. New York: Harper & Brothers.

Two volumes of this delightful series have already been published. Each tale, narrative, &c., is issued separately, and several of them form a handsomely bound volume of three hundred pages. Mr. Abbott, the author of a great number of books for children, is beyond all question the most popular writer in this important department of literature, and deservedly so, for his books blend innocent amusement with the most wholesome lessons of moral and social wisdom and virtue.

- 12.—*The Whimsical Woman.* By EMILIE F. CARLEN, author of "One Month in Wedlock," "The Bride of Omberg," "Gustavus Lindorn," etc. From the original Swedish, by ELBERT PERCE. 12mo. New York: Charles Scribner.

The tales of Miss Carlen have obtained a wide and deserved popularity, and although modestly disclaiming the aspiration for that brilliancy of expression, that beauty of style, that richness of sentiment, and that majestic grandeur, which characterize the works of some of her sisters in literature, she nevertheless depicts with power life as it actually exists in nature. Those who have read the works of Miss Bremer, will take an interest in the perusal of her Swedish cotemporary.

- 13.—*Le Cure Manque; or Social and Religious Customs in France.* By EUGENE DE COURCILLON. 12mo, pp. 255. New York: Harper & Brothers.

This work, fictitious only in form, is the autobiography of a peasant. The characters, it seems, are drawn from actual life, and the scenes portrayed are a faithful reproduction of what the author has known and observed. The picture of the social life of the provinces, and the peculiarities of the great body of the French people, are graphically sketched, and afford reading of an entertaining character. The style is oftentimes slyly humorous, as well as some of the incidents.

- 14.—*A Common place Book of Thoughts, Memories, and Fancies.* Part 1. Ethics and Character. Part 2. Literature and Art. By Mrs. JAMESON. 12mo., pp. 329. New York: D. Appleton & Co.

The contents of this volume are for the most part fragmentary—original and selected—and are the result of a custom of this distinguished writer "to make a memorandum of any thought which might come across her, and to mark any passage in any book which excited either a sympathetic or an antagonistic feeling." This collection accumulated to such an amount, that she has embodied them in this form and sent them to the world. It is a book which is replete with pure and lofty ideas. We would recommend it as an excellent volume to keep near at hand for moments of leisure, for in these fragments there are contained truths and sentiments which are suggestive of much thought and reflection.

- 15.—*Kenneth; or the Rear Guard of the Grand Army.* By the Author of "Redcliffe," "Heartsease," "Castle Builders," "The Two Guardians." 12mo., pp. 320. New York: D. Appleton & Co.

This novel, though it has not some of the attractions which the others possess, still will be read with eagerness and pleasure. The style is easy and graceful. The scenes are laid in Russia and France, and the author gives some account of the wars of 1812, and the disastrous effects consequent upon the evils which war inevitably brings upon countries. The dangers and sufferings to individuals growing out of such an unsettled state of affairs are well delineated. The book leaves a moral sentiment in the mind of the reader, when it is seen how fame and power can be rejected when they do not come in the way of principle and duty.

- 16.—*The Standard Third Reader for Public and Private Schools.* By EPES SARGENT, Author of the "Standard Speaker," the "Standard Fifth Reader," the "Standard Fourth Reader." 12mo., pp. 216. Boston: Phillips, Sampson & Co.

This manual contains exercises in the elementary sounds; rules for elocution, &c.; numerous choice reading lessons; a new system of references; and an explanatory index. This number of the series seems to possess the merits of its predecessors. The subjects are various, well chosen, elevating, and in every way adapted to the youthful mind. A correct enunciation and articulation can be gained by following the directions and explanations laid down with such simplicity and completeness by the editor.

- 17.—*History for Boys; or Annals of the Nations of Modern Europe.* By JOHN G. EDGAR, author of "The Boyhood of Great Men," and "The Footprints of Famous Men." 18mo., pp. 451. New York: Harper & Brothers.

The history of each of the States of Europe is briefly sketched, and the work is eminently well adapted for the use of youth. It is also a convenient book of reference for all, from the compactness with which it is constructed. It is written in excellent language, and aims "to assist in rendering historical knowledge interesting without the smallest sacrifice of accuracy."

- 18.—*Hermit's Dell.* From the Diary of a Penciler. 12mo., pp. 285. New York: J. C. Derby. Boston: Phillips, Sampson & Co. Cincinnati: H. W. Derby.

These pencilings are very pleasantly written. The author describes his beautiful rural retreat, Hermit's Dell, and gives a picture of life, its joys and sorrows, in this sequestered spot. The descriptions of natural scenery are very fine. The characters and incidents recorded in this diary, with the pictures of country life, render the book interesting and attractive.

- 19.—*Nature and Human Nature.* By the author of "Sam Slick, the Clockmaker," "Wise Saws," "Old Judge." 12mo., pp. 336. New York: Stringer & Townsend.

A humorous Yankee story in the vein of Sam Slick, the Clockmaker. The author, an Englishman, is a keen observer, and sees and depicts the unique and grotesque in our full-blooded, genuine Yankee character to the life.

- 20.—*Uncle Sam's Farm Fence.* By A. D. MILNE. With Illustrations by N. Orr. 12mo., pp. 282. New York: C. Shepard & Co.

A tale depicting scenes of misery brought about by intemperance. The author is in favor of a prohibitory law against intoxicating drinks. The story was originally published in the New York People's Organ, and its publication in book form is owing to "earnest request" from different parts of the country.

- 21.—*Ellen Norbury; or the Adventures of an Orphan.* By EMERSON BENNETT, author of "Clara Moreland," "Viola," "Forged Will," "Pioneer's Daughter," &c., &c. 12mo., pp. 309. Philadelphia: T. B. Peterson.

This novel is written with a high object, the purpose of which is to arrest public attention in behalf of the misery, vice, and crime so common and alarming in large cities. The scenes are laid in Philadelphia, the characters and incidents are drawn from the author's own experience and observation, the counterparts of which may be found in every large city. He writes with much naturalness, and depicts the miseries and horrors of such low life with great fidelity. Many of the incidents seem very startling, yet we feel they are not fictions, but what may be transpiring around us daily. We are impressed with the moral truth of the book, that crime will sooner or later meet with retribution, while virtue as surely meets its reward.

- 22.—*Woman of the Nineteenth Century; and kindred papers, relative to the Sphere, Condition, and Duties of Woman.* By MARGARET FULLER OSSOLI. Edited by her brother, Rev. A. B. Fuller. Boston: John P. Jewett & Co. 12mo., pp. 428.

No one can question the rare talent, original thought, and imaginative power of Margaret Fuller: and no work can be more interesting than that which exhibits her views of her sex, especially as she was a reformer on her own hook. This volume is the best embodiment of her most valuable views. We accept with peculiar gratitude her brother's testimonial to her religious character. Her sad fate was no cruelty to herself, but a vast loss to her country and her sex, to art and literature and humanity. The account by Mr. Cass, at page 392, of her noble services to Italian liberty, should make her memory dear to every friend of freedom throughout the world.

- 23.—*History of the Life and Institution of St. Ignatius Loyola, Founder of the Society of Jesus.* By FATHER DANIEL BARTOLI, of the Society of Jesus. Translated by the author of "Life in Mexico." 2 vols., 12mo., pp. 342 and 439. New York: Edward Dunigan & Brother.

Daniel Bartoli, a Jesuit eloquent in the pulpit, and a popular writer in Italy in the seventeenth century, published the work of which the one before us is an elegant and apparently faithful translation, in the year 1650. It was translated into Latin, and at a later period into French. The book contains a biography of Loyola, and an account of his order—its rise, spirit, and progress; and as such will be interesting to Catholic readers, and all who desire to study the spirit and genius of the order.

- 24.—*Cornell's Intermediate Geography.* 4to., pp. 84. New York: Daniel Appleton & Co.

This work, the second book of a series of school geographies by S. S. Cornell, is designed for pupils who have become familiar with but a few elements of geographical science. The maps contain only such of the physical and political divisions of the earth as a student at such a stage of advancement is reasonably expected to know and remember. The illustrations of the work are of excellent subjects and are well executed, much superior to the wretched cuts of the geographies of the past. The maps are clear and distinct.

- 25.—*A School of Life.* By ANNA MARY HOWITT, author of "An Art Student in Munich." 12mo., pp. 266. Boston: Ticknor & Fields.

This volume is well written, the characters skillfully delineated. The reader will follow with much interest the fortunes of the two poor artists in their struggles with an unsympathizing world, and the sorrows and trials which they experienced in the working out and perfecting the gift of genius which they possessed. The story shows that victory almost invariably crowns the earnest seeker of right—that the first great lesson in "the school of life" is to learn to discern duty, then to perseveringly adhere to its performance. We predict success to this youthful writer.

- 26.—*The Closet Companion; or Manual of Prayer: consisting of topics and brief form of Prayer, designed to assist Christians in their devotions.* With an introduction. By ALBERT BARNES. 12mo., pp. 306. New York: M. W. Dodd.

This volume contains a great number of well-worded prayers, on a great variety of topics. The author is of the opinion that the efficacy of prayer depends very much on our knowing, definitely and thoroughly, *what we want* and *how to express our desires*. In our judgment a hungry man knows what he wants without consulting authorities.

27.—*The Papal Conspiracy Exposed, and Protestantism Defended, in the Light of Reason, History, and Scripture.* By Rev. EDWARD BEECHER, D. D., 12mo., pp. 432. New York: M. W. Dodd.

Dr. Beecher arraigns the "Romish corporation" on a serious charge, adduces evidence and argues his case with system, force, and earnestness. Besides an introduction, the work is divided into four parts: 1. Romanism, a fraudulent and persecuting conspiracy; 2. Romanism the enemy of mankind; 3. Romanism an imposition and a forgery; 4. The judgment of God and the burning of Babylon. The Appendix contains a letter to the Hon. Joseph R. Chandler, called forth by the speech of that accomplished statesman in the House of Representatives, in which he gave his views on the relation of the Papal power to our national and State governments.

28.—*Modern Agitators; or Pen Portraits of Living American Reformers.* By DAVID W. BARTLETT, author of "Life of Lady Jane Grey," "Joan of Arc," etc., etc. 12mo., pp. 396. New York: Miller, Orton & Mulligan.

Some of the distinguished anti-slavery, temperance, and religious reformers of the day are portrayed by one who sympathizes with and admires them. Beecher, Seward, Chapin, Gough, Giddings, Greeley, and Bushnell, are among the twenty who are written about. In most instances extracts are made from the writings of the persons sketched. The author's delineations will be interesting to a large class of the community. His style is vigorous.

29.—*My Brother's Keeper.* By A. B. WARNER, author of "Dollars and Cents," "Mr. Rutherford's Children," &c. 12mo., pp. 385. New York: D. Appleton & Co.

The scenes of this interesting novel are mostly American, occurring in and about New York, and some of the incidents are connected with the late war of Great Britain. The style is simple and natural, and the story, of which the title is suggestive, truly exemplifies the moral power and silent influence which one can have over the waywardness of another, whose life is consistently pure and good. The author has shown it in the character of Rosalie, and its effect on that of her brother. The story cannot but morally impress the reader.

30.—*Brooksiana: or the Controversy between Senator Brooks and Archbishop Hughes, growing out of the recently enacted "Church Property Bill."* With an Introduction by the Most Rev. Archbishop of New York. 12mo., pp. 198. New York: Edward Dunigan & Brother.

The letters containing this controversy excited considerable attention when first published. They have been collected by Bishop Hughes, who has added an explanatory introduction, displaying his usual ability.

31.—*The Conscript: a Tale of the Empire.* From the French of ALEXANDER DUMAS, author of "Monte Cristo," "The Three Guardsmen," etc. 12mo., pp. 400. New York: Stringer & Townsend.

For a French translation, we scarcely ever have read a more interesting narrative. It is a simple recital of the history of two obscure families, whose woes grew out of the Conscription, during the wars of Napoleon the Great. The character of Conscience, the conscript, is one of deep interest; there is much beauty and sublimity portrayed in the lives of these French peasants; their history is simply yet thrillingly narrated. We find this story free from the moral taint frequently found in French fiction.

32.—*Peg Woffington.* By CHARLES READE, author of "Christie Johnstone." 12mo., Boston: Ticknor & Fields.

An episode in the life of a celebrated actress of the times of Quin and Cibber, remarkable for her social qualities and dramatic talents. Interwoven with her history is that of many others connected with her in her theatrical career. The style of the novel is spirited, and its power to interest lies in the moral experience of the characters who figure in it.

33.—*Foster's First Principles of Chemistry.* Illustrated by a series of the most recently discovered and brilliant experiments known to the science. Adapted especially for Classes. 12mo., pp. 136. New York: Harper & Brothers.

An excellent elementary work on the science of which it treats. Each natural division is presented in a strictly practical form, illustrated by diagrams and experiments within the comprehension of youth. It is a work of rare merit.